

BUSINESS CARD AGREEMENT RATES AND FEES TABLE**INTEREST RATES AND INTEREST CHARGES**

Purchase Annual Percentage Rate (APR)	0% fixed Intro APR ^a for the first 12 months that your Account is open. After that, 13.49% . This APR will vary with the market based on the Prime Rate. ^b
My Chase LoanSM APR	13.49% . This APR will vary with the market based on the Prime Rate. ^b Promotional offers with fixed APRs and varying durations may be available from time to time on some accounts.
Balance Transfer APR	13.49% . This APR will vary with the market based on the Prime Rate. ^b
Cash Advance APR	25.24% . This APR will vary with the market based on the Prime Rate. ^c
Default APR and When It Applies	Up to 29.99% . This APR will vary with the market based on the Prime Rate. ^d We may apply the Default APR to your account if you: <ul style="list-style-type: none"> • fail to make a Minimum Payment by the date and time that it is due; or • make a payment to us that is returned unpaid. How Long Will the Default APR Apply: If an APR is increased for any of these reasons, the Default APR may apply indefinitely to all outstanding balances and future transactions on your Account.
Grace Period	Your due date will be a minimum of 20 days after the close of each billing cycle. We will not charge you interest on new purchases if you pay your entire balance or Interest Saving Balance by the due date each month. We will begin charging interest on balance transfers and cash advances on the transaction date.
Minimum Interest Charge	None

FEES

Annual Membership Fee	None
Transaction Fees	
Balance Transfers	Either \$5 or 5% of the amount of each transfer, whichever is greater.
Cash Advances	Either \$15 or 5% of the amount of each transaction, whichever is greater.
Foreign Transactions	3% of the amount of each transaction in U.S. dollars.
Penalty Fees	
Late Payment	\$40
Return Payment	\$40
Return Check	None

Note: This account may not be eligible for balance transfers.

Loss of Intro APR: We will end your Introductory APR if you fail to make any required Minimum Payment by the date and time due and the Default APR will take effect.

How We Will Calculate Your Balance: We use the daily balance method (including new transactions). See Interest Charges section in this Agreement for more details.

Minimum Payment: We will calculate the minimum payment as: (1) any past-due amounts; PLUS (2) any special payment obligations in connection with Flexible Financing Offers which require repayment of the balance over a pre-selected number of billing periods; PLUS (3) the larger of: (a) \$40 (or total amount you owe if less than \$40); or (b) the sum of: (i) 1% of the new balance (excluding any Flexible Financing Offer balances which require special payment obligations to ensure repayment of the balance over a pre-selected number of billing periods), PLUS (ii) any periodic interest charges and late fees we have billed you on the statement for which your minimum payment is calculated.

Prime Rate: Variable APRs are based on the 3.50% Prime Rate as of March 30, 2022.

^a The daily periodic rate for your Purchase Intro APR is 0%.

^b We add 9.99% to the Prime Rate to determine the Purchase/My Chase Loan/Balance Transfer APR (daily periodic rate currently 0.03696%). Maximum APR 29.99% (daily periodic rate 0.08217%).

^c We add 21.74% to the Prime Rate to determine the Cash Advance APR (daily periodic rate currently 0.06915%). Maximum APR 29.99% (daily periodic rate 0.08217%).

^d We add up to 26.99% to the Prime Rate to determine the Default APR. Maximum APR 29.99% (daily periodic rate 0.08217%).

Remainder of Agreement. See additional portions of this agreement for further detail about the information in the above table, and other important information about your account.

Exhibit B

BUSINESS CARD AGREEMENT RATES AND FEES TABLE**INTEREST RATES AND INTEREST CHARGES**

Purchase Annual Percentage Rate (APR)	22.99% . This APR will vary with the market based on the Prime Rate. ^a
My Chase LoanSM APR	22.99% . This APR will vary with the market based on the Prime Rate. ^a Promotional offers with fixed APRs and varying durations may be available from time to time on some accounts.
Balance Transfer APR	22.99% . This APR will vary with the market based on the Prime Rate. ^a
Cash Advance APR	24.99% . This APR will vary with the market based on the Prime Rate. ^b
Default APR and When It Applies	Up to 29.99% . This APR will vary with the market based on the Prime Rate. ^c We may apply the Default APR to your account if you: <ul style="list-style-type: none"> fail to make a Minimum Payment by the date and time that it is due; or make a payment to us that is returned unpaid. How Long Will the Default APR Apply: If an APR is increased for any of these reasons, the Default APR may apply indefinitely to all outstanding balances and future transactions on your Account.
Grace Period	Your due date will be a minimum of 20 days after the close of each billing cycle. We will not charge you interest on new purchases if you pay your entire balance or Interest Saving Balance by the due date each month. We will begin charging interest on balance transfers and cash advances on the transaction date.
Minimum Interest Charge	None

FEES

Annual Membership Fee	\$199
Transaction Fees	
Balance Transfers	Either \$5 or 5% of the amount of each transfer, whichever is greater.
Cash Advances	Either \$15 or 5% of the amount of each transaction, whichever is greater.
Foreign Transactions	None
Penalty Fees	
Late Payment	\$40
Return Payment	\$40
Return Check	None

Note: This account may not be eligible for balance transfers.

How We Will Calculate Your Balance: We use the daily balance method (including new transactions). See Interest Charges section in this Agreement for more details.

Minimum Payment: We will calculate the minimum payment as: (1) any past-due amounts; PLUS (2) any special payment obligations in connection with Flexible Financing Offers which require repayment of the balance over a pre-selected number of billing periods; PLUS (3) the larger of: (a) \$40 (or total amount you owe if less than \$40); or (b) the sum of: (i) 1% of the new balance (excluding any Flexible Financing Offer balances which require special payment obligations to ensure repayment of the balance over a pre-selected number of billing periods), PLUS (ii) any periodic interest charges and late fees we have billed you on the statement for which your minimum payment is calculated.

Prime Rate: Variable APRs are based on the 3.25% Prime Rate as of June 17, 2021.

^a We add 19.74% to the Prime Rate to determine the Purchase/My Chase Loan/Balance Transfer APR (daily periodic rate currently 0.06299%). Maximum APR 29.99% (daily periodic rate 0.08217%).

^b We add 21.74% to the Prime Rate to determine the Cash Advance APR (daily periodic rate currently 0.06847%). Maximum APR 29.99% (daily periodic rate 0.08217%).

^c We add up to 26.99% to the Prime Rate to determine the Default APR. Maximum APR 29.99% (daily periodic rate 0.08217%).

Remainder of Agreement. See additional portions of this agreement for further detail about the information in the above table, and other important information about your account.

WELCOME TO CHASE

YOUR BUSINESS CARD AGREEMENT

CHASE 

WELCOME TO YOUR ACCOUNT.

Take a moment to read and save this important information about your account. This document, along with the Rates and Fees Table, is an agreement between you and JPMorgan Chase Bank, N.A., a subsidiary of JPMorgan Chase & Co. If you have any questions, please call us using the number on the back of your card. We've agreed to lend you money as described in this agreement, and you agree to pay us back, along with interest charges and fees. If you use this account or make any payment to it, you're indicating that you accept the terms of this agreement. Keep in mind: If any fee in the Rates and Fees Table is marked "none," the section of this agreement that relates to that fee won't apply.

GETTING STARTED: YOUR ACCOUNT

Get acquainted with your account by reviewing the important terms below.

IMPORTANT TERM	WHAT IT MEANS TO YOU	OUR RESPONSIBILITY
Credit Access Line	You are responsible for balances on your account including amounts charged in excess of your credit access line. We may also refer to credit access line as credit line or credit limit.	We will assign a credit access line to your account, and post it on your monthly billing statement. We may cancel, change or restrict your credit availability at any time. Each transaction is considered for approval on an individual basis, including those above the credit access line. We may not approve all transactions.
Authorized Users	If any of your employees are allowed to use your account, they will be authorized users. You are responsible for any use of your account by an authorized user or anyone else that you permit to use your account. Authorized users will have access to the entire credit access line unless you establish individual spending limits for them. Authorized users cannot exceed their individual limits during any billing cycle, and any transaction(s) above such spending limit will be declined. You must notify us if you want them to stop using your account. You also are responsible for getting any cards, checks or other means of accessing your account from the authorized user.	If you request, we may issue cards that access your account to your authorized users as designated by you. After the end of each billing cycle, we will restore access to each individual spending limit subject to the available credit on your credit access line. If you wish to terminate an authorized user, we may close your account and open a new account with a different account number.
Annual Membership Fee	If your account has an annual fee, you are responsible for it every year your account is open or until your account is closed and paid in full. Your monthly billing statement will tell you how to cancel your account and avoid future annual fees.	If your account has an annual fee, we will add your annual fee to your monthly billing statement once a year, whether or not you use your account. Your annual fee will be added to your purchase balance and may incur interest.

Amendments	We may change the terms of this agreement including APRs and fees from time to time. We may also add new terms or delete terms. APRs or other terms may also change without amendment, for example when the Prime Rate changes or the default APR becomes applicable. See the Variable Rate and Default APR sections for details.	Our ability to make changes to this agreement is limited by applicable law. We may communicate amendments to this agreement to you via mail, email or other electronic means, or included in your monthly billing statements as permitted by law.
Guaranty	Based on your creditworthiness, you may need to provide financial support to us to initiate/maintain your account.	If we in our sole discretion deem such financial support necessary, we will notify you of the type and amount of the required financial support.

IMPORTANT DEFINITIONS

TERM	WHAT IT MEANS
Cash-like Transactions	Cash-like transactions will be treated as cash advances. Cash-like transactions include, but are not limited to, the following transactions to the extent they are accepted: <ul style="list-style-type: none"> • purchasing travelers checks, foreign currency, money orders, wire transfers, cryptocurrency, other similar digital or virtual currency and other similar transactions; • purchasing lottery tickets, casino gaming chips, race track wagers, and similar offline and online betting transactions; • person-to-person money transfers and account-funding transactions that transfer currency; and • making a payment using a third party service including bill payment transactions not made directly with the merchant or their service provider.
Payment Due Date	Payments are due on the payment due date shown on your monthly statement. The monthly statement also explains when the payment must reach us in order to be considered received as of that date. Payments received after the required time will be credited on the next business day.
Variable Rate	We calculate variable APRs by adding a margin to the highest U.S. Prime Rate published in the Money Rates section of <i>The Wall Street Journal</i> two business days (not weekends or federal holidays) before the closing date shown on your billing statement. The APR may increase or decrease each month if the Prime Rate changes. Any new rate will be applied as of the first day of your billing cycle during which the Prime Rate has changed. If the APR increases, you will pay a higher interest charge and may pay a higher minimum payment. The Prime Rate is simply a reference index and is not the lowest interest rate available. If <i>The Wall Street Journal</i> stops publishing the Prime Rate, we will select a similar reference rate.

Default	<p>Your account will be in default if:</p> <p>1) You do not pay at least the minimum payment when due; 2) You fail to comply with this or other agreements with us or any of our related banks; 3) We believe you may be unwilling or unable to pay your debts on time; 4) We obtain information related to any material adverse change in the business, operations or financial condition of the company; 5) You file a petition as debtor in any bankruptcy, receivership, reorganization, liquidation, dissolution, or insolvency proceeding, or are the subject of an involuntary petition in any such proceeding; 6) You sell the company, go out of business or cease to do business; or 7) You become incapacitated or die.</p> <p>If your account is in default, we may close it without notice and require you to pay your unpaid balance immediately. We can also begin collection activities. To the extent permitted by law, if you are in default because you have failed to pay us, we will require you to pay our collection costs, attorneys' fees, court costs, and all other expenses of enforcing our rights under this agreement.</p>
Interest Saving Balance	<p>When you take advantage of Flexible Financing Offers, we will not charge you interest on new purchases if you pay your entire Interest Saving Balance by the due date each month.</p> <p>If your Interest Saving Balance for any billing cycle is less than your minimum payment due, your Interest Saving Balance amount will reflect your minimum payment due to avoid a late fee.</p>
Flexible Financing Offers	<p>When you take advantage of Flexible Financing Offers, like those available with My Chase LoanSM, you can pay those balances over time based on their offer terms and still avoid additional interest charges on new purchases.</p>

USING YOUR CARD

You can use your account in the following ways: Your account is a business account and should only be used for business transactions and not for personal, family or household purposes. You cannot use your account for illegal purposes. You agree that we may rely on information provided to us by merchants and the applicable payment network to categorize transactions as Purchases, Balance Transfers or Cash Advances. Business purpose credit is governed by different laws and regulations than those governing consumer purpose credit, and the rules that apply to this account are different from the rules that apply to any consumer accounts you may have with us. For example, the consumer protections of the Credit Card Accountability Responsibility and Disclosure Act of 2009 do not apply to this account. You agree that all purchases and other transactions on your account will be treated as business transactions made solely for business purposes. Except as required by law, we are not responsible for any merchandise or services purchased or leased using your account.

TRANSACTIONS	WHAT IT MEANS TO YOU	OUR RESPONSIBILITY
Purchases	You may use your account to buy goods and services.	We provide to you an interest-free period in which to pay for purchases under certain conditions. See Interest Charges below.
Balance Transfers	If eligible for a balance transfer, you can transfer balances to your account by using balance transfer checks, visiting our website or calling us.	We permit balance transfers from most non-Chase business accounts. We do not permit balance transfers from other accounts or loans with us or any of our related banks.
Cash Advances	You may obtain cash from automatic teller machines, at banks or by using cash advance checks. Unless we say otherwise, balance transfer checks or promotional checks made payable to cash or yourself will be treated as cash advances.	We treat certain other transactions as cash advances. See the Cash-like Transactions section under Important Definitions above.
Checks	For your protection, balance transfer and cash advance checks must be signed by the person whose name is printed on the checks.	We may provide balance transfer checks and cash advance checks for your use; we have the right not to pay a check for any reason.
Automatic Charges	You may set up scheduled and repeat transactions to your account. If your account is closed or suspended, or your account number changes, you will need to contact any persons that you are paying by automatic transactions.	We are not responsible for scheduled and repeat transactions if your account is closed, suspended or the account number changes.
Promotions	You may receive special offers related to your account.	Any special offer is subject to this agreement, unless explained otherwise.

Foreign Transaction Fee and Exchange Rate	There is a fee, unless "None" is stated in the Rates and Fees Table, for transactions that are made in a currency other than U.S. Dollars. Our fee is a percentage of the U.S. Dollar amount of the transaction. Please see the Rates and Fees Table for the amount of this fee, if any.	<ul style="list-style-type: none"> • If a transaction is in a foreign currency, Visa International or Mastercard International will convert the transaction into U.S. dollars using their own currency conversion procedures, and then will send us the transaction amount. The exchange rate will be determined using either the range of rates available in the wholesale currency markets for the processing date (which may be different from the rate the card association receives) or a government-mandated rate in effect on that date. The exchange rate used by Visa or Mastercard may differ from the rate on the date of your transaction. • In the case of returned or exchanged merchandise that was purchased in a foreign currency, the exchange rate is determined on the date of the return.
Authorization of Transactions / Closing Your Account	We are not obligated to honor every transaction, and we may close or suspend your account. Sometimes we close accounts based not on your actions or inactions, but on our business needs.	We may decline transactions for any reason, including: operational matters, the account is in default, or suspected fraudulent or unlawful activity. We are not responsible for any losses associated with a declined transaction.
My Chase LoanSM	<p>If eligible, you may use the My Chase Loan feature to obtain cash for your business as an electronic deposit into an eligible bank account held by a financial institution located in the United States by accepting a My Chase Loan offer. Each offer will include a My Chase Loan APR and the number of billing periods it will take to pay the My Chase Loan balance in full by making regular payments each monthly billing period.</p> <p>Your ability to create a My Chase Loan balance is based on a variety of factors, such as your creditworthiness, your credit limit, and your past account behavior. You will not be able to create a My Chase Loan balance if you enroll in a debt management program or if your account is closed or in default.</p> <p>My Chase Loan transactions are not Cash Advances or Balance Transfers. My Chase Loan provides Flexible Financing Offers. Therefore, when you have a My Chase Loan balance on your account, we will not charge you interest on new purchases if you pay your entire Interest Saving Balance by the due date each month.</p>	At our discretion, we may make My Chase Loan available to you; we may decline a My Chase Loan transaction for any reason.

PAYING US BACK

You will receive a billing statement, if one is required, each month. It will show your minimum required payment. After you make a payment, it may take up to 15 days to restore available credit on your account.

IMPORTANT INFORMATION	WHAT IT MEANS TO YOU	OUR RESPONSIBILITY
Payment Instructions	You must follow the payment instructions on your billing statement. You can pay us by: check, money order, or electronic payment drawn on a U.S. bank or a foreign bank branch in the U.S. All payments must be in U.S. Dollars. You authorize us to collect any payment check either electronically or by draft. Funds may be taken from your account on the same day we receive your payment. Payments marked "paid in full" must be sent to the Conditional Payments address shown on your billing statement. See your billing statement for complete payment instructions.	As long as you make your payment in accordance with the instructions on your billing statement by the date and time payments are due, we will credit your payment as of the same day it is received. We may accept and process any payments marked as "paid in full" without losing our rights.
Minimum Payment	You agree to pay at least the minimum payment when due. You also agree to pay amounts in excess of your credit access line when billed to your monthly statements or sooner if we ask. Minimum payments may include specific fixed payments that are part of special promotions. You can pay down balances faster by paying more than the minimum payment or the total unpaid balance on your account.	We will calculate your minimum payment based on the method described below the Rates and Fees Table. The minimum payment will appear on your monthly statement and includes any past due amounts.
Interest-Free Period (also called Grace Period) on Purchases	<ul style="list-style-type: none"> • When your account is in an interest-free period, interest is not charged on new purchases. • Your account is in an interest-free period when you have paid the New Balance or Interest Saving Balance shown on your most recent billing statement by the due date and time. • If you do not pay the New Balance or Interest Saving Balance shown on your most recent billing statement by the due date and time, you will lose your interest-free period and we will charge interest on your purchases. • You can regain the benefit of the interest-free period by paying your New Balance or Interest Saving Balance by the due date and time. • After you enter an interest-free period again, interest charges on purchases may still appear on your next billing statement. This reflects interest charged from the beginning of that billing cycle through the date that your payment for the prior billing statement was received. 	<ul style="list-style-type: none"> • When your account is in an interest-free period, we will not charge you interest on new purchases. • When your account is not in an interest-free period, we will charge you interest on your purchases from the date the purchases appear on your account until your New Balance or Interest Saving Balance is paid in full. • For more details about how we calculate your interest charges, see the Interest Charges section of this agreement.

	<ul style="list-style-type: none"> Balance Transfers, Checks and Cash Advances do not have an interest-free period and if these balances are not paid in full by paying your New Balance or Interest Saving Balance by the due date and time, you will lose your interest-free period on new purchases. 	
Disputing Payments	<p>You agree to waive all right to dispute, return, refund or reversal of any payment received by us unless, within forty-five (45) calendar days after the statement was mailed or made available to you, we receive a written dispute from you stating that the payment was not authorized by you, the dollar amount of the payment disputed and the date the disputed payment posted to your account. Written disputes must be sent to the Cardmember Service address shown on your billing statement. Telephoning us will not preserve your rights. If you do not provide us the required written notice you are forever barred from bringing any claims of any kind against us relating to any unauthorized transactions or inaccuracies in debits, credits or computations or any other errors, discrepancies or irregularities in any monthly statement or relating to the non-receipt of a monthly statement.</p>	All forms of payment received by us for your account, whether by check, electronically or otherwise, will be deemed fully and legally authorized by you, regardless of whether you actually directed or authorized the payment.
Payment Allocation	<ul style="list-style-type: none"> When you make a payment, generally, we first apply your minimum payment to the monthly obligation for any Flexible Financing Offer balances with special payment obligations which require repayment of the balance over a pre-selected number of billing periods, and then to the balance on your monthly statement with the lowest APR. Any payment above your minimum payment would generally then be applied to the balance on your monthly statement with the highest APR first. If you do not pay your New Balance or Interest Saving Balance, as shown on your statement, in full each month, you may not be able to avoid interest charges on new purchases. 	We apply payments to balances as they appear on your monthly statement before being applied to new transactions. An example of a new transaction is a recent purchase you made that has not yet been included in the New Balance as shown on your statement.
Credit Balances	You may request a refund of any credit balance.	If you do not request a refund, we will apply any credit balance to new charges on your Account. If a credit balance remains on your account for 6 months and the amount is \$1 or more, we will automatically refund it to you. If your credit balance is less than \$1, it will be removed from your account but we will send the credit balance to you if you ask us to do so.

“HOW TO AVOID...”

Certain transactions and situations may cause your account to receive a fee or have another impact on your account. The information below explains how you can avoid these outcomes. Amounts of these fees are listed in the Rates and Fees Table. Special services you request may incur additional service fees; be sure to carefully review the details of any additional services to understand the terms.

“HOW TO AVOID...”	WHAT TO DO	WHAT IT MEANS
Late Fee	Ensure Chase receives at least the minimum payment shown on your billing statement when due.	If any payment is late, we may charge you a late fee. If the fee is based on a balance, we calculate the fee using the total balance at the end of the day the fee is charged.
Return Check Fee	Do not stop payment on cash advance and balance transfer checks, and do not default.	We may charge a return check fee if we stop payment on a cash advance check or balance transfer check at your request, or we refuse to pay a cash advance check or balance transfer check for any reason, including because your account is in default.
Return Payment Fee	Do not submit a payment that could be returned unpaid.	We may charge this fee if the payment you offer to us is not honored, is returned unpaid, or cannot be processed.
Default APR	Do not: <ul style="list-style-type: none"> • Fail to make a Minimum Payment by the date and time that it is due; or • Make a payment to us that is returned unpaid. 	If any of these events occurs, we will apply a default APR on all balances. We may consider the following factors to determine your default rate: the length of time your account has been open; the existence, seriousness and timing of the defaults on your account; other indications of your account usage and performance; information about your other relationships with us or any of our related banks; and information we obtain from business credit bureaus and/or from consumer credit reports from a consumer credit reporting agency if you are individually liable on the account. The default rate will take effect as of the first day of the billing cycle in which the default occurs. If we apply a default APR, it may apply indefinitely to all balances. If we decide not to apply a default APR even though there is a default, we reserve our right to apply a default APR in the event of any future default. We may in our discretion determine to charge reduced default rates for all or selected balances on your account.
Collections	Do not default.	If you are in default, we may take the actions described above in the Default section under Important Definitions above.

“WHAT HAPPENS IF...?”

Review this section for common situations or questions that might require action from you or Chase.

“WHAT HAPPENS IF...?”	ACTION	WHAT IT MEANS
... I think I found a mistake on my statement?	We will investigate	Write to us within 60 days after the suspected error appears on your billing statement. We will investigate and contact you with our findings.
... I'm dissatisfied with a credit card purchase?	We will research the problem	First, attempt to resolve the problem with the merchant. Then write to us about the purchase. We will research the problem and contact you with our findings.
... my card is lost or stolen?	Contact us immediately and stop using your account	If your card is lost or stolen, or you think someone used your account without permission, tell us immediately by calling the Cardmember Services number on your card or billing statement. We need your help to find out what happened and correct the problem.
... my account is closed or suspended?	You remain responsible for your balance	Even if your account is closed or suspended, you must still repay all amounts you owe under the account.
...I want to transfer a balance or make a cash advance?	Balance transfer or cash advance transaction fees apply	You will incur a transaction fee for these transactions. See the Rates and Fees Table for the amount of this fee.

ABOUT OUR RELATIONSHIP

Maintaining a positive relationship with you is very important to us. Please review these terms to understand more about your account.

IMPORTANT INFORMATION	WHAT IT MEANS
Legal Responsibility	The words “you”, “your” and “yours” mean everyone responsible for this account. This includes (1) the person who applied for the account using his/her social security number, and (2) the company, if any, that applied for the account through its authorizing officer. You are legally obligated to pay for all purchases, cash advances, and all fees and charges incurred on the account, from the opening of the account. You are liable for all amounts incurred by any authorized user (whether billed or unbilled) prior to the time that (a) you have contacted us verbally (and confirm such verbal notification in writing within five (5) business days) advising us that such authorized user is no longer authorized to use the card or account, and (b) you obtain the card, if applicable, issued to such authorized user and return it to us.
Security Agreement	As collateral security for the payment of any and all of your obligations owed to us, by using your account you grant us a security interest in, lien upon and right of setoff against all monies, deposits, balances, securities or other property or interest therein of yours or of the company, now or at any time hereafter held or received by or for or left in our possession or control or that of any of our related banks, whether for deposit, safekeeping, custody, transmission, collection, pledge or for any other different purpose, without demand or notice except as otherwise prohibited by law.
Communications	<p>We may send cards, statements and other communications to you at any mailing or email address in our records. If more than one person is responsible for this account, we can provide billing statements and communications to one of you. When you give us your mobile phone number, we have your permission to contact you at that number about all your Chase or J.P. Morgan accounts. Your consent allows us to use text messaging, artificial or prerecorded voice messages and automatic dialing technology for informational and account service calls, but not for telemarketing or sales calls. It may include contact from companies working on our behalf to service your accounts. Message and data rates may apply. You may contact us anytime to change these preferences. We may also send an email to any address where we reasonably believe we can contact you. Some of the legal purposes for calls and messages include: suspected fraud or identity theft; obtaining information; transactions on or servicing of your account; collecting on your account; and providing you information about products and services.</p> <p>You agree to provide us with sixty (60) days prior written notice of your intent to: (a) transfer or sell any substantial part (10% or more) of your total stock, assets and/or liquidate; or (b) change the basic nature of your business using the Cardmember Service address shown on your billing statement. Notify us immediately of any changes to your contact information.</p>
Telephone Monitoring	We may listen to and record your telephone calls with us and we may use your voice for verification.

Credit Information	<p>You agree to furnish us with annual financial statements and other information from time to time (a minimum of at least once a year) at our request. You are required to notify us in writing of any material change in your financial condition. Please send notices to the Cardmember Service address shown on your billing statement. You authorize us to furnish information concerning your performance under this agreement to third parties, including business bureaus, credit reporting agencies and our related banks. We may obtain and review your credit history from credit reporting agencies and others. We may also provide information about you and your account to credit reporting agencies and others. If you think we provided incorrect information, write to us and we will investigate.</p>
Enforcement	<p>We may enforce the terms of this agreement at any time. We may delay enforcement without losing our right to enforce this agreement at a later time. If any terms of this agreement are found to be unenforceable, we may still enforce the other terms.</p>
Governing Law	<p>This agreement and your account will be governed by federal law, as well as the law of Delaware, and will apply no matter where you live or use this account.</p>
Assignment	<p>We may assign your account, balances you owe, or any of our rights and obligations under this agreement. The third party is then entitled to any of our rights that we assign to them.</p>
NJ Residents	<p>All provisions of this agreement are valid, enforceable and applicable in New Jersey.</p>
Binding Arbitration	<p>Unless you timely reject the agreement to arbitrate, disputes with us may be resolved by binding arbitration. With arbitration, you cannot go to court, have a jury trial or initiate or participate in a class action for your dispute(s) with us. In arbitration, disputes are resolved by an arbitrator, not a judge or jury, and procedures are simpler and more limited than rules applicable in court. Please see the <i>Arbitration Agreement</i> section for more details, including instructions for how to reject the agreement to arbitrate.</p>

INTEREST CHARGES

Daily Interest Rates and Annual Percentage Rates may be found on the Rates and Fees Table.

Periodic Interest Charge Calculation—Daily balance method (Including new transactions):

We calculate a daily balance for each type of transaction and use the daily balances to determine your interest charges.

We figure the "daily balance" for each transaction type as follows:

- We take the beginning balance for each day and add
 - any interest charge from the prior day (known as compounding of interest) and
 - any new transactions or other debits (including Annual Membership Fees, transaction fees, Penalty Fees, any other fees and unpaid interest charges).
- We subtract payments or credits, and treat any net credit balance as a zero balance.
- The result is the daily balance for each type of transaction.

We figure the interest charges on your account as follows:

- To get the daily interest rate for each type of transaction we divide the APR by 365. We may combine different transaction types that have the same daily interest rates.
- We multiply the daily interest rate by the daily balance for each transaction type for each day in the billing cycle.
- We add together the interest charges for each day in the billing cycle for each transaction type.
- If any interest charge is due, we will charge you at least the minimum interest charge shown on the Rates and Fees Table.

We add transactions and fees to your daily balance no earlier than:

- For new purchases, balance transfers, cash advances, or My Chase Loans – the date of the transaction.
- For new cash advance checks or balance transfer checks – the date the payee deposits the check.
- Fees – either on the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle, whichever we may choose.

The Balances Subject to Interest Rate for each type of transaction shown on your billing statement is the sum of the daily balances for that type of transaction divided by the number of days in the billing cycle.

We may use mathematical formulas that produce equivalent results to calculate the Balance Subject to Interest Rate, interest charges and related amounts.

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ARBITRATION AGREEMENT
PLEASE REVIEW -- IMPORTANT -- AFFECTS YOUR LEGAL RIGHTS

This arbitration agreement provides that all disputes between you and Chase must be resolved by BINDING ARBITRATION whenever you or we choose to submit or refer a dispute to arbitration. By accepting this arbitration agreement you GIVE UP YOUR RIGHT TO GO TO COURT (except for matters that may be taken to a small claims court). Arbitration will proceed on an INDIVIDUAL BASIS, so class actions and similar proceedings will NOT be available to you.

YOU HAVE THE RIGHT TO REJECT THIS AGREEMENT TO ARBITRATION, BUT IF YOU WISH TO REJECT IT, YOU MUST DO SO PROMPTLY. If you do not reject this agreement to arbitration within 60 days of account opening and in the manner set forth below, then:

- In arbitration, your rights will be determined by a NEUTRAL ARBITRATOR and NOT A JUDGE OR JURY.
- The procedures in arbitration are simpler and more limited than rules applicable in court.
- Arbitrator decisions are subject to VERY LIMITED REVIEW BY A COURT.

If you do not reject this agreement as provided below within 60 days of account opening, you or we may elect to resolve any Claim by arbitration.

For purposes of this agreement to arbitrate, "you" includes any co-applicant or authorized user on your account, or anyone else connected with you or claiming through you; and "we" or "us" includes JPMorgan Chase Bank, N.A. and Chase Bank USA, N.A., all of their parents, subsidiaries, affiliates, successors, predecessors, employees, and related persons or entities and all third parties who are regarded as agents or representatives of us in connection with the account, or the subject matter of the claim or dispute at issue.

All claims or disputes between you and us about or relating in any way to your account, any prior account, your Business Card Agreement with us (including any future amendments), any prior Business Card Agreement, or our relationship are referred to as "Claims" for purposes of this agreement to arbitrate. Claims include, for example, claims or disputes arising from or relating in any way to transactions involving your account; any interest, charges, or fees assessed on your account; any

service(s) or programs related to your account; any communications related to your account; and any collection or credit reporting of your account. Claims also include claims or disputes arising from or relating in any way to advertising and solicitations, or the application for, approval, or establishment of your account. Claims are subject to arbitration regardless of whether they are based on contract, tort, statute, regulation, common law or equity, or whether they seek legal or equitable remedies. All Claims are subject to arbitration whether they arose in the past, may currently exist, or may arise in the future. Arbitration will apply even if your account is closed, sold, or assigned; you pay us in full any outstanding debt you owe; or you file for bankruptcy. In the event that your account is sold and/or assigned, we retain our right to elect arbitration of Claims by you and you retain your right to elect arbitration of Claims by us.

- If you are covered by the Military Lending Act, then you are not bound by this arbitration agreement, and to the extent required by the Military Lending Act, nothing in this agreement will be deemed a waiver of the right to legal recourse under any otherwise applicable provision of state or federal law.

The only other exception to the arbitration requirement is that you have the right to file and pursue a Claim in a small claims court instead of arbitration if the Claim is in that court's jurisdiction and proceeds on an individual basis.

If you initiate a Claim in arbitration, no changes to the terms of this agreement to arbitrate that are made after we receive your Claim will apply to that Claim.

This agreement to arbitrate is governed by the Federal Arbitration Act, 9 U.S.C. §§ 1 et seq.

Can I (the customer) reject this agreement to arbitrate?

Yes. You have the right to reject this agreement to arbitrate if you notify us within 60 days of account opening. You must do so in writing by stating that you reject this agreement to arbitrate and include your name, account number, address and personal signature. Your notice must be mailed to us at P.O. Box 15298, Wilmington, DE 19850-5298. Rejection notices sent to any other address, or sent by electronic mail or communicated orally, will not be accepted or effective.

What about class actions or representative actions?

Individuals sometimes seek to bring lawsuits on behalf of other, similarly situated individuals. This is often called a class action. Class actions, other similar representative procedures, and consolidation of Claims (except for claimants on the same account) are *not* available under this agreement to arbitrate. Claims in arbitration will proceed only on an individual basis. Additionally, you may not join your claims with other persons on other accounts in the arbitration; each person must arbitrate his or her own claims separately.

UNLESS YOU REJECT THIS AGREEMENT TO ARBITRATE, YOU AND WE ARE WAIVING THE RIGHT TO ASSERT OR PARTICIPATE IN A CLASS ACTION, OR ANY REPRESENTATIVE OR CONSOLIDATED PROCEEDING IN COURT OR IN ARBITRATION.

The arbitrator shall have no authority to entertain any Claim as a class action or on any other similar representative basis, nor shall the arbitrator have any authority to consolidate Claims brought by separate claimants (except for claimants on the same account). To be clear, this means that the arbitrator also shall have no authority to make any award for the benefit of, or against, any person other than the individual who is the named party. If these terms prohibiting class, representative, or consolidation procedures are held to be legally unenforceable for any reason with respect to a Claim, then the Claim must be handled through litigation in court instead of by arbitration.

How does arbitration work?

Arbitration is different from a lawsuit in state or federal court. Arbitration is conducted by private organizations that specialize in alternative dispute resolution, and is conducted before a neutral arbitrator instead of a judge or jury. Arbitration procedures are generally simpler and more informal than court procedures. For example, discovery is more limited in arbitration than in court. Also, arbitrator decisions are subject to only limited review by courts. As discussed above, certain rights that you may have in court are not available in arbitration. At the same time, in arbitration you are entitled to recover attorneys' fees from us to the same extent as you would be in court.

Under this agreement to arbitrate, the party filing a Claim must select either Judicial Arbitration and Mediation Services ("JAMS") or the American Arbitration Association ("AAA") as the arbitration administrator. You can learn more about these organizations online, at the addresses provided below.

Each of these organizations will apply its code of procedures in effect at the time the arbitration claim is filed. If there is a conflict between that code of procedures and this arbitration provision and/or any sections of this agreement, this arbitration provision and/or this agreement will control. In the event that JAMS or the AAA is unable or unwilling to handle the Claim for any reason, then the matter shall be arbitrated instead by a neutral arbitrator selected by agreement of the parties (or, if the parties cannot agree, selected by a court in accordance with the Federal Arbitration Act).

A single arbitrator designated by the arbitration administrator will decide the Claim under applicable law. The arbitrator is bound by the terms of this agreement to arbitrate. All issues are for the arbitrator to decide, except that issues relating to the scope, enforceability, interpretation, formation, and validity of this arbitration agreement are for a court to decide. The arbitrator will honor all claims of privilege recognized by law. Subject to the prohibition on class, representative, and consolidation procedures set forth above, the arbitrator will have the power to award to a party any damages or other relief provided for under applicable law. That is, a party will be entitled to recover in arbitration any damages or other relief that it could recover if it prevailed in a court proceeding as an individual. No arbitration award or decision will have any preclusive effect on issues or claims in any subsequent proceedings beyond the Claims at issue. The arbitrator's authority is limited to claims between you and us, and the arbitrator can award damages or relief only to you, but not to or on behalf of anyone else.

Although under some laws we may have a right to an award of attorneys' fees and expenses if we prevail, we agree that we will not seek such an award.

If your Claim is for \$10,000 or less, you may choose whether the arbitration will be conducted solely on the basis of documents, through a telephonic hearing, or in an in-person hearing. Any in-person hearing will take place in the federal judicial district that includes your address at the time the Claim is filed, unless the parties agree to a different place.

Is the arbitrator's decision final? Is there an appeal process?

The arbitrator's decision will be final and binding on the parties. An arbitrator's award shall consist of a written statement setting forth the disposition of each Claim. At the request of any party, the arbitrator shall also set forth a written explanation of the essential findings and conclusions on which the award is based.

A party can file a written appeal to the arbitration administrator within 30 days after an award is issued. The appeal will proceed before a panel of three neutral arbitrators designated by the same arbitration administrator. That panel will consider all legal and factual issues anew, and make all decisions and awards by majority vote based on the documents and arbitration record without a hearing. Any review by a court shall be governed by the Federal Arbitration Act. Any final arbitration award will be binding on the named parties and enforceable by any court having jurisdiction.

Who will pay for costs?

We will pay any costs that are required to be paid by us under the arbitration administrator's rules of procedure. Even if not otherwise required, we will reimburse you up to \$500 for any initial arbitration filing fees you have paid. We will also pay any fees of the arbitrator and arbitration administrator for the first two days of any hearing. If you win the arbitration, we will reimburse you for any fees you paid to the arbitration organization and/or arbitrator. All other fees will be allocated according to the arbitration administrator's rules and applicable law. If you consider that you are unable to afford any fees that would be yours to pay to the arbitration administrator, you may request that we pay or reimburse them, and we will consider your request in good faith.

You may represent yourself in arbitration, or you may be represented by a lawyer. Except as described above, you will be responsible for your own attorneys' fees and costs.

How do I (the customer) file an arbitration claim?

Rules and forms may be obtained from, and Claims may be filed with, JAMS at (800) 352-5267 or jamsadr.com; or the AAA at (877) 495-4185 or www.adr.org. Both of these administrators have particular rules for arbitrations initiated by a consumer.

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YOUR BUSINESS CARD AGREEMENT



WELCOME TO YOUR ACCOUNT.

Take a moment to read and save this important information about your account. This document, along with the Rates and Fees Table, is an agreement between you and JPMorgan Chase Bank, N.A., a subsidiary of JPMorgan Chase & Co. If you have any questions, please call us using the number on the back of your card. We've agreed to lend you money as described in this agreement, and you agree to pay us back, along with interest charges and fees. If you use this account or make any payment to it, you're indicating that you accept the terms of this agreement. Keep in mind: If any fee in the Rates and Fees Table is marked "none," the section of this agreement that relates to that fee won't apply.

GETTING STARTED: YOUR ACCOUNT Get acquainted with your account by reviewing the important terms below.

IMPORTANT TERM	WHAT IT MEANS TO YOU	OUR RESPONSIBILITY
Credit Access Line	You are responsible for balances on your account including amounts charged in excess of your credit access line. We may also refer to credit access line as credit line or credit limit.	We will assign a credit access line to your account, and post it on your monthly billing statement. We may cancel, change or restrict your credit availability at any time. Each transaction is considered for approval on an individual basis, including those above the credit access line. We may not approve all transactions.
Authorized Users	If any of your employees are allowed to use your account, they will be authorized users. You are responsible for any use of your account by an authorized user or anyone else that you permit to use your account. Authorized users will have access to the entire credit access line unless you establish individual spending limits for them. Authorized users cannot exceed their individual limits during any billing cycle, and any transaction(s) above such spending limit will be declined. You must notify us if you want them to stop using your account. You also are responsible for getting any cards, checks or other means of accessing your account from the authorized user.	If you request, we may issue cards that access your account to your authorized users as designated by you. After the end of each billing cycle, we will restore access to each individual spending limit subject to the available credit on your credit access line. If you wish to terminate an authorized user, we may close your account and open a new account with a different account number.
Annual Membership Fee	If your account has an annual fee, you are responsible for it every year your account is open or until your account is closed and paid in full. Your monthly billing statement will tell you how to cancel your account and avoid future annual fees.	If your account has an annual fee, we will add your annual fee to your monthly billing statement once a year, whether or not you use your account. Your annual fee will be added to your purchase balance and may incur interest.

Amendments	We may change the terms of this agreement including APRs and fees from time to time. We may also add new terms or delete terms. APRs or other terms may also change without amendment, for example when the Prime Rate changes or the default APR becomes applicable. See the Variable Rate and Default APR sections for details.	Our ability to make changes to this agreement is limited by applicable law. We may communicate amendments to this agreement to you via mail, email or other electronic means, or included in your monthly billing statements as permitted by law.
Guaranty	Based on your creditworthiness, you may need to provide financial support to us to initiate/maintain your account.	If we in our sole discretion deem such financial support necessary, we will notify you of the type and amount of the required financial support.

IMPORTANT DEFINITIONS

TERM	WHAT IT MEANS
Cash-like Transactions	Cash-like transactions will be treated as cash advances. Cash-like transactions include, but are not limited to, the following transactions to the extent they are accepted: <ul style="list-style-type: none"> • purchasing travelers checks, foreign currency, money orders, wire transfers, cryptocurrency, other similar digital or virtual currency and other similar transactions; • purchasing lottery tickets, casino gaming chips, race track wagers, and similar offline and online betting transactions; • person-to-person money transfers and account-funding transactions that transfer currency; and • making a payment using a third party service including bill payment transactions not made directly with the merchant or their service provider.
Payment Due Date	Payments are due on the payment due date shown on your monthly statement. The monthly statement also explains when the payment must reach us in order to be considered received as of that date. Payments received after the required time will be credited on the next business day.
Variable Rate	We calculate variable APRs by adding a margin to the highest U.S. Prime Rate published in the Money Rates section of <i>The Wall Street Journal</i> two business days (not weekends or federal holidays) before the closing date shown on your billing statement. The APR may increase or decrease each month if the Prime Rate changes. Any new rate will be applied as of the first day of your billing cycle during which the Prime Rate has changed. If the APR increases, you will pay a higher interest charge and may pay a higher minimum payment. The Prime Rate is simply a reference index and is not the lowest interest rate available. If <i>The Wall Street Journal</i> stops publishing the Prime Rate, we will select a similar reference rate.

Default	<p>Your account will be in default if:</p> <p>1) You do not pay at least the minimum payment when due; 2) You fail to comply with this or other agreements with us or any of our related banks; 3) We believe you may be unwilling or unable to pay your debts on time; 4) We obtain information related to any material adverse change in the business, operations or financial condition of the company; 5) You file a petition as debtor in any bankruptcy, receivership, reorganization, liquidation, dissolution, or insolvency proceeding, or are the subject of an involuntary petition in any such proceeding; 6) You sell the company, go out of business or cease to do business; or 7) You become incapacitated or die.</p> <p>If your account is in default, we may close it without notice and require you to pay your unpaid balance immediately. We can also begin collection activities. To the extent permitted by law, if you are in default because you have failed to pay us, we will require you to pay our collection costs, attorneys' fees, court costs, and all other expenses of enforcing our rights under this agreement.</p>
Interest Saving Balance	<p>When you take advantage of Flexible Financing Offers, we will not charge you interest on new purchases if you pay your entire Interest Saving Balance by the due date each month. If your Interest Saving Balance for any billing cycle is less than your minimum payment due, your Interest Saving Balance amount will reflect your minimum payment due to avoid a late fee.</p>
Flexible Financing Offers	<p>When you take advantage of Flexible Financing Offers, like those available with My Chase LoanSM, you can pay those balances over time based on their offer terms and still avoid additional interest charges on new purchases.</p>

USING YOUR CARD

You can use your account in the following ways: Your account is a business account and should only be used for business transactions and not for personal, family or household purposes. You cannot use your account for illegal purposes. You agree that we may rely on information provided to us by merchants and the applicable payment network to categorize transactions as Purchases, Balance Transfers or Cash Advances. Business purpose credit is governed by different laws and regulations than those governing consumer purpose credit, and the rules that apply to this account are different from the rules that apply to any consumer accounts you may have with us. For example, the consumer protections of the Credit Card Accountability Responsibility and Disclosure Act of 2009 do not apply to this account. You agree that all purchases and other transactions on your account will be treated as business transactions made solely for business purposes. Except as required by law, we are not responsible for any merchandise or services purchased or leased using your account.

TRANSACTIONS	WHAT IT MEANS TO YOU	OUR RESPONSIBILITY
Purchases	You may use your account to buy goods and services.	We provide to you an interest-free period in which to pay for purchases under certain conditions. See Interest Charges below.
Balance Transfers	If eligible for a balance transfer, you can transfer balances to your account by using balance transfer checks, visiting our website or calling us.	We permit balance transfers from most non-Chase business accounts. We do not permit balance transfers from other accounts or loans with us or any of our related banks.
Cash Advances	You may obtain cash from automatic teller machines, at banks or by using cash advance checks. Unless we say otherwise, balance transfer checks or promotional checks made payable to cash or yourself will be treated as cash advances.	We treat certain other transactions as cash advances. See the Cash-like Transactions section under Important Definitions above.
Checks	For your protection, balance transfer and cash advance checks must be signed by the person whose name is printed on the checks.	We may provide balance transfer checks and cash advance checks for your use; we have the right not to pay a check for any reason.
Automatic Charges	You may set up scheduled and repeat transactions to your account. If your account is closed or suspended, or your account number changes, you will need to contact any persons that you are paying by automatic transactions.	We are not responsible for scheduled and repeat transactions if your account is closed, suspended or the account number changes.
Promotions	You may receive special offers related to your account.	Any special offer is subject to this agreement, unless explained otherwise.

Foreign Transaction Fee and Exchange Rate	<p>There is a fee, unless “None” is stated in the Rates and Fees Table, for transactions that are made in a currency other than U.S. Dollars. Our fee is a percentage of the U.S. Dollar amount of the transaction. Please see the Rates and Fees Table for the amount of this fee, if any.</p>	<ul style="list-style-type: none"> • If a transaction is in a foreign currency, Visa International or Mastercard International will convert the transaction into U.S. dollars using their own currency conversion procedures, and then will send us the transaction amount. The exchange rate will be determined using either the range of rates available in the wholesale currency markets for the processing date (which may be different from the rate the card association receives) or a government-mandated rate in effect on that date. The exchange rate used by Visa or Mastercard may differ from the rate on the date of your transaction. • In the case of returned or exchanged merchandise that was purchased in a foreign currency, the exchange rate is determined on the date of the return.
Authorization of Transactions / Closing Your Account	<p>We are not obligated to honor every transaction, and we may close or suspend your account. Sometimes we close accounts based not on your actions or inactions, but on our business needs.</p>	<p>We may decline transactions for any reason, including: operational matters, the account is in default, or suspected fraudulent or unlawful activity. We are not responsible for any losses associated with a declined transaction.</p>
My Chase LoanSM	<p>If eligible, you may use the My Chase Loan feature to obtain cash for your business as an electronic deposit into an eligible bank account held by a financial institution located in the United States by accepting a My Chase Loan offer. Each offer will include a My Chase Loan APR and the number of billing periods it will take to pay the My Chase Loan balance in full by making regular payments each monthly billing period.</p> <p>Your ability to create a My Chase Loan balance is based on a variety of factors, such as your creditworthiness, your credit limit, and your past account behavior. You will not be able to create a My Chase Loan balance if you enroll in a debt management program or if your account is closed or in default.</p> <p>My Chase Loan transactions are not Cash Advances or Balance Transfers. My Chase Loan provides Flexible Financing Offers. Therefore, when you have a My Chase Loan balance on your account, we will not charge you interest on new purchases if you pay your entire Interest Saving Balance by the due date each month.</p>	<p>At our discretion, we may make My Chase Loan available to you; we may decline a My Chase Loan transaction for any reason.</p>

PAYING US BACK

You will receive a billing statement, if one is required, each month. It will show your minimum required payment.
After you make a payment, it may take up to 15 days to restore available credit on your account.

IMPORTANT INFORMATION	WHAT IT MEANS TO YOU	OUR RESPONSIBILITY
Payment Instructions	You must follow the payment instructions on your billing statement. You can pay us by: check, money order, or electronic payment drawn on a U.S. bank or a foreign bank branch in the U.S. All payments must be in U.S. Dollars. You authorize us to collect any payment check either electronically or by draft. Funds may be taken from your account on the same day we receive your payment. Payments marked "paid in full" must be sent to the Conditional Payments address shown on your billing statement. See your billing statement for complete payment instructions.	As long as you make your payment in accordance with the instructions on your billing statement by the date and time payments are due, we will credit your payment as of the same day it is received. We may accept and process any payments marked as "paid in full" without losing our rights.
Minimum Payment	You agree to pay at least the minimum payment when due. You also agree to pay amounts in excess of your credit access line when billed to your monthly statements or sooner if we ask. Minimum payments may include specific fixed payments that are part of special promotions. You can pay down balances faster by paying more than the minimum payment or the total unpaid balance on your account.	We will calculate your minimum payment based on the method described below the Rates and Fees Table. The minimum payment will appear on your monthly statement and includes any past due amounts.
Interest-Free Period (also called Grace Period) on Purchases	<ul style="list-style-type: none"> When your account is in an interest-free period, interest is not charged on new purchases. Your account is in an interest-free period when you have paid the New Balance or Interest Saving Balance shown on your most recent billing statement by the due date and time. If you do not pay the New Balance or Interest Saving Balance shown on your most recent billing statement by the due date and time, you will lose your interest-free period and we will charge interest on your purchases. You can regain the benefit of the interest-free period by paying your New Balance or Interest Saving Balance by the due date and time. After you enter an interest-free period again, interest charges on purchases may still appear on your next billing statement. This reflects interest charged from the beginning of that billing cycle through the date that your payment for the prior billing statement was received. 	<ul style="list-style-type: none"> When your account is in an interest-free period, we will not charge you interest on new purchases. When your account is not in an interest-free period, we will charge you interest on your purchases from the date the purchases appear on your account until your New Balance or Interest Saving Balance is paid in full. For more details about how we calculate your interest charges, see the Interest Charges section of this agreement.

	<ul style="list-style-type: none"> Balance Transfers, Checks and Cash Advances do not have an interest-free period and if these balances are not paid in full by paying your New Balance or Interest Saving Balance by the due date and time, you will lose your interest-free period on new purchases. 	
Disputing Payments	<p>You agree to waive all right to dispute, return, refund or reversal of any payment received by us unless, within forty-five (45) calendar days after the statement was mailed or made available to you, we receive a written dispute from you stating that the payment was not authorized by you, the dollar amount of the payment disputed and the date the disputed payment posted to your account. Written disputes must be sent to the Cardmember Service address shown on your billing statement. Telephoning us will not preserve your rights. If you do not provide us the required written notice you are forever barred from bringing any claims of any kind against us relating to any unauthorized transactions or inaccuracies in debits, credits or computations or any other errors, discrepancies or irregularities in any monthly statement or relating to the non-receipt of a monthly statement.</p>	<p>All forms of payment received by us for your account, whether by check, electronically or otherwise, will be deemed fully and legally authorized by you, regardless of whether you actually directed or authorized the payment.</p>
Payment Allocation	<ul style="list-style-type: none"> When you make a payment, generally, we first apply your minimum payment to the monthly obligation for any Flexible Financing Offer balances with special payment obligations which require repayment of the balance over a pre-selected number of billing periods, and then to the balance on your monthly statement with the lowest APR. Any payment above your minimum payment would generally then be applied to the balance on your monthly statement with the highest APR first. If you do not pay your New Balance or Interest Saving Balance, as shown on your statement, in full each month, you may not be able to avoid interest charges on new purchases. 	<p>We apply payments to balances as they appear on your monthly statement before being applied to new transactions. An example of a new transaction is a recent purchase you made that has not yet been included in the New Balance as shown on your statement.</p>
Credit Balances	<p>You may request a refund of any credit balance.</p>	<p>If you do not request a refund, we will apply any credit balance to new charges on your Account. If a credit balance remains on your account for 6 months and the amount is \$1 or more, we will automatically refund it to you. If your credit balance is less than \$1, it will be removed from your account but we will send the credit balance to you if you ask us to do so.</p>

“HOW TO AVOID...”

Certain transactions and situations may cause your account to receive a fee or have another impact on your account. The information below explains how you can avoid these outcomes. Amounts of these fees are listed in the Rates and Fees Table. Special services you request may incur additional service fees; be sure to carefully review the details of any additional services to understand the terms.

“HOW TO AVOID...”	WHAT TO DO	WHAT IT MEANS
Late Fee	Ensure Chase receives at least the minimum payment shown on your billing statement when due.	If any payment is late, we may charge you a late fee. If the fee is based on a balance, we calculate the fee using the total balance at the end of the day the fee is charged.
Return Check Fee	Do not stop payment on cash advance and balance transfer checks, and do not default.	We may charge a return check fee if we stop payment on a cash advance check or balance transfer check at your request, or we refuse to pay a cash advance check or balance transfer check for any reason, including because your account is in default.
Return Payment Fee	Do not submit a payment that could be returned unpaid.	We may charge this fee if the payment you offer to us is not honored, is returned unpaid, or cannot be processed.
Default APR	Do not: <ul style="list-style-type: none"> • Fail to make a Minimum Payment by the date and time that it is due; or • Make a payment to us that is returned unpaid. 	If any of these events occurs, we will apply a default APR on all balances. We may consider the following factors to determine your default rate: the length of time your account has been open; the existence, seriousness and timing of the defaults on your account; other indications of your account usage and performance; information about your other relationships with us or any of our related banks; and information we obtain from business credit bureaus and/or from consumer credit reports from a consumer credit reporting agency if you are individually liable on the account. The default rate will take effect as of the first day of the billing cycle in which the default occurs. If we apply a default APR, it may apply indefinitely to all balances. If we decide not to apply a default APR even though there is a default, we reserve our right to apply a default APR in the event of any future default. We may in our discretion determine to charge reduced default rates for all or selected balances on your account.
Collections	Do not default.	If you are in default, we may take the actions described above in the Default section under Important Definitions above.

“WHAT HAPPENS IF...?”

Review this section for common situations or questions that might require action from you or Chase.

“WHAT HAPPENS IF...?”	ACTION	WHAT IT MEANS
... I think I found a mistake on my statement?	We will investigate	Write to us within 60 days after the suspected error appears on your billing statement. We will investigate and contact you with our findings.
... I'm dissatisfied with a credit card purchase?	We will research the problem	First, attempt to resolve the problem with the merchant. Then write to us about the purchase. We will research the problem and contact you with our findings.
... my card is lost or stolen?	Contact us immediately and stop using your account	If your card is lost or stolen, or you think someone used your account without permission, tell us immediately by calling the Cardmember Services number on your card or billing statement. We need your help to find out what happened and correct the problem.
... my account is closed or suspended?	You remain responsible for your balance	Even if your account is closed or suspended, you must still repay all amounts you owe under the account.
...I want to transfer a balance or make a cash advance?	Balance transfer or cash advance transaction fees apply	You will incur a transaction fee for these transactions. See the Rates and Fees Table for the amount of this fee.

ABOUT OUR RELATIONSHIP

Maintaining a positive relationship with you is very important to us. Please review these terms to understand more about your account.

IMPORTANT INFORMATION	WHAT IT MEANS
Legal Responsibility	The words “you”, “your” and “yours” mean everyone responsible for this account. This includes (1) the person who applied for the account using his/her social security number, and (2) the company, if any, that applied for the account through its authorizing officer. You are legally obligated to pay for all purchases, cash advances, and all fees and charges incurred on the account, from the opening of the account. You are liable for all amounts incurred by any authorized user (whether billed or unbilled) prior to the time that (a) you have contacted us verbally (and confirm such verbal notification in writing within five (5) business days) advising us that such authorized user is no longer authorized to use the card or account, and (b) you obtain the card, if applicable, issued to such authorized user and return it to us.
Security Agreement	As collateral security for the payment of any and all of your obligations owed to us, by using your account you grant us a security interest in, lien upon and right of setoff against all monies, deposits, balances, securities or other property or interest therein of yours or of the company, now or at any time hereafter held or received by or for or left in our possession or control or that of any of our related banks, whether for deposit, safekeeping, custody, transmission, collection, pledge or for any other different purpose, without demand or notice except as otherwise prohibited by law.
Communications	<p>We may send cards, statements and other communications to you at any mailing or email address in our records. If more than one person is responsible for this account, we can provide billing statements and communications to one of you. When you give us your mobile phone number, we have your permission to contact you at that number about all your Chase or J.P. Morgan accounts. Your consent allows us to use text messaging, artificial or prerecorded voice messages and automatic dialing technology for informational and account service calls, but not for telemarketing or sales calls. It may include contact from companies working on our behalf to service your accounts. Message and data rates may apply. You may contact us anytime to change these preferences. We may also send an email to any address where we reasonably believe we can contact you. Some of the legal purposes for calls and messages include: suspected fraud or identity theft; obtaining information; transactions on or servicing of your account; collecting on your account; and providing you information about products and services.</p> <p>You agree to provide us with sixty (60) days prior written notice of your intent to: (a) transfer or sell any substantial part (10% or more) of your total stock, assets and/or liquidate; or (b) change the basic nature of your business using the Cardmember Service address shown on your billing statement. Notify us immediately of any changes to your contact information.</p>
Telephone Monitoring	We may listen to and record your telephone calls with us and we may use your voice for verification.

Credit Information	You agree to furnish us with annual financial statements and other information from time to time (a minimum of at least once a year) at our request. You are required to notify us in writing of any material change in your financial condition. Please send notices to the Cardmember Service address shown on your billing statement. You authorize us to furnish information concerning your performance under this agreement to third parties, including business bureaus, credit reporting agencies and our related banks. We may obtain and review your credit history from credit reporting agencies and others. We may also provide information about you and your account to credit reporting agencies and others. If you think we provided incorrect information, write to us and we will investigate.
Enforcement	We may enforce the terms of this agreement at any time. We may delay enforcement without losing our right to enforce this agreement at a later time. If any terms of this agreement are found to be unenforceable, we may still enforce the other terms.
Governing Law	This agreement and your account will be governed by federal law, as well as the law of Delaware, and will apply no matter where you live or use this account.
Assignment	We may assign your account, balances you owe, or any of our rights and obligations under this agreement. The third party is then entitled to any of our rights that we assign to them.
NJ Residents	All provisions of this agreement are valid, enforceable and applicable in New Jersey.
Binding Arbitration	Unless you timely reject the agreement to arbitrate, disputes with us may be resolved by binding arbitration. With arbitration, you cannot go to court, have a jury trial or initiate or participate in a class action for your dispute(s) with us. In arbitration, disputes are resolved by an arbitrator, not a judge or jury, and procedures are simpler and more limited than rules applicable in court. Please see the <i>Arbitration Agreement</i> section for more details, including instructions for how to reject the agreement to arbitrate.

INTEREST CHARGES

Daily Interest Rates and Annual Percentage Rates may be found on the Rates and Fees Table.

Periodic Interest Charge Calculation—Daily balance method (Including new transactions):

We calculate a daily balance for each type of transaction and use the daily balances to determine your interest charges.

We figure the “daily balance” for each transaction type as follows:

- We take the beginning balance for each day and add
 - any interest charge from the prior day (known as compounding of interest) and
 - any new transactions or other debits (including Annual Membership Fees, transaction fees, Penalty Fees, any other fees and unpaid interest charges).
- We subtract payments or credits, and treat any net credit balance as a zero balance.
- The result is the daily balance for each type of transaction.

We figure the interest charges on your account as follows:

- To get the daily interest rate for each type of transaction we divide the APR by 365. We may combine different transaction types that have the same daily interest rates.
- We multiply the daily interest rate by the daily balance for each transaction type for each day in the billing cycle.
- We add together the interest charges for each day in the billing cycle for each transaction type.
- If any interest charge is due, we will charge you at least the minimum interest charge shown on the Rates and Fees Table.

We add transactions and fees to your daily balance no earlier than:

- For new purchases, balance transfers, cash advances, or My Chase Loans – the date of the transaction.
- For new cash advance checks or balance transfer checks – the date the payee deposits the check.
- Fees – either on the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle, whichever we may choose.

The Balances Subject to Interest Rate for each type of transaction shown on your billing statement is the sum of the daily balances for that type of transaction divided by the number of days in the billing cycle. We may use mathematical formulas that produce equivalent results to calculate the Balance Subject to Interest Rate, interest charges and related amounts.

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ARBITRATION AGREEMENT
PLEASE REVIEW -- IMPORTANT -- AFFECTS YOUR LEGAL RIGHTS

This arbitration agreement provides that all disputes between you and Chase must be resolved by BINDING ARBITRATION whenever you or we choose to submit or refer a dispute to arbitration. By accepting this arbitration agreement you GIVE UP YOUR RIGHT TO GO TO COURT (except for matters that may be taken to a small claims court). Arbitration will proceed on an INDIVIDUAL BASIS, so class actions and similar proceedings will NOT be available to you.

YOU HAVE THE RIGHT TO REJECT THIS AGREEMENT TO ARBITRATION, BUT IF YOU WISH TO REJECT IT, YOU MUST DO SO PROMPTLY. If you do not reject this agreement to arbitration within 60 days of account opening and in the manner set forth below, then:

- In arbitration, your rights will be determined by a NEUTRAL ARBITRATOR and NOT A JUDGE OR JURY.
- The procedures in arbitration are simpler and more limited than rules applicable in court.
- Arbitrator decisions are subject to VERY LIMITED REVIEW BY A COURT.

If you do not reject this agreement as provided below within 60 days of account opening, you or we may elect to resolve any Claim by arbitration.

For purposes of this agreement to arbitrate, "you" includes any co-applicant or authorized user on your account, or anyone else connected with you or claiming through you; and "we" or "us" includes JPMorgan Chase Bank, N.A. and Chase Bank USA, N.A., all of their parents, subsidiaries, affiliates, successors, predecessors, employees, and related persons or entities and all third parties who are regarded as agents or representatives of us in connection with the account, or the subject matter of the claim or dispute at issue.

All claims or disputes between you and us about or relating in any way to your account, any prior account, your Business Card Agreement with us (including any future amendments), any prior Business Card Agreement, or our relationship are referred to as "Claims" for purposes of this agreement to arbitrate. Claims include, for example, claims or disputes arising from or relating in any way to transactions involving your account; any interest, charges, or fees assessed on your account; any

service(s) or programs related to your account; any communications related to your account; and any collection or credit reporting of your account. Claims also include claims or disputes arising from or relating in any way to advertising and solicitations, or the application for, approval, or establishment of your account. Claims are subject to arbitration regardless of whether they are based on contract, tort, statute, regulation, common law or equity, or whether they seek legal or equitable remedies. All Claims are subject to arbitration whether they arose in the past, may currently exist, or may arise in the future. Arbitration will apply even if your account is closed, sold, or assigned; you pay us in full any outstanding debt you owe; or you file for bankruptcy. In the event that your account is sold and/or assigned, we retain our right to elect arbitration of Claims by you and you retain your right to elect arbitration of Claims by us.

- If you are covered by the Military Lending Act, then you are not bound by this arbitration agreement, and to the extent required by the Military Lending Act, nothing in this agreement will be deemed a waiver of the right to legal recourse under any otherwise applicable provision of state or federal law.

The only other exception to the arbitration requirement is that you have the right to file and pursue a Claim in a small claims court instead of arbitration if the Claim is in that court's jurisdiction and proceeds on an individual basis.

If you initiate a Claim in arbitration, no changes to the terms of this agreement to arbitrate that are made after we receive your Claim will apply to that Claim.

This agreement to arbitrate is governed by the Federal Arbitration Act, 9 U.S.C. §§ 1 et seq.

Can I (the customer) reject this agreement to arbitrate?

Yes. You have the right to reject this agreement to arbitrate if you notify us within 60 days of account opening. You must do so in writing by stating that you reject this agreement to arbitrate and include your name, account number, address and personal signature. Your notice must be mailed to us at P.O. Box 15298, Wilmington, DE 19850-5298. Rejection notices sent to any other address, or sent by electronic mail or communicated orally, will not be accepted or effective.

What about class actions or representative actions?

Individuals sometimes seek to bring lawsuits on behalf of other, similarly situated individuals. This is often called a class action. Class actions, other similar representative procedures, and consolidation of Claims (except for claimants on the same account) are *not* available under this agreement to arbitrate. Claims in arbitration will proceed only on an individual basis. Additionally, you may not join your claims with other persons on other accounts in the arbitration; each person must arbitrate his or her own claims separately.

UNLESS YOU REJECT THIS AGREEMENT TO ARBITRATE, YOU AND WE ARE WAIVING THE RIGHT TO ASSERT OR PARTICIPATE IN A CLASS ACTION, OR ANY REPRESENTATIVE OR CONSOLIDATED PROCEEDING IN COURT OR IN ARBITRATION.

The arbitrator shall have no authority to entertain any Claim as a class action or on any other similar representative basis, nor shall the arbitrator have any authority to consolidate Claims brought by separate claimants (except for claimants on the same account). To be clear, this means that the arbitrator also shall have no authority to make any award for the benefit of, or against, any person other than the individual who is the named party. If these terms prohibiting class, representative, or consolidation procedures are held to be legally unenforceable for any reason with respect to a Claim, then the Claim must be handled through litigation in court instead of by arbitration.

How does arbitration work?

Arbitration is different from a lawsuit in state or federal court. Arbitration is conducted by private organizations that specialize in alternative dispute resolution, and is conducted before a neutral arbitrator instead of a judge or jury. Arbitration procedures are generally simpler and more informal than court procedures. For example, discovery is more limited in arbitration than in court. Also, arbitrator decisions are subject to only limited review by courts. As discussed above, certain rights that you may have in court are not available in arbitration. At the same time, in arbitration you are entitled to recover attorneys' fees from us to the same extent as you would be in court.

Under this agreement to arbitrate, the party filing a Claim must select either Judicial Arbitration and Mediation Services ("JAMS") or the American Arbitration Association ("AAA") as the arbitration administrator. You can learn more about these organizations online, at the addresses provided below. Each of these organizations will apply its code of procedures in effect at the time the arbitration claim is filed. If there is a conflict between that code of procedures and this arbitration provision and/or any sections of this agreement, this arbitration provision and/or this agreement will control. In the event that JAMS or the AAA is unable or unwilling to handle the Claim for any reason, then the matter shall be arbitrated instead by a neutral arbitrator selected by agreement of the parties (or, if the parties cannot agree, selected by a court in accordance with the Federal Arbitration Act).

A single arbitrator designated by the arbitration administrator will decide the Claim under applicable law. The arbitrator is bound by the terms of this agreement to arbitrate. All issues are for the arbitrator to decide, except that issues relating to the scope, enforceability, interpretation, formation, and validity of this arbitration agreement are for a court to decide. The arbitrator will honor all claims of privilege recognized by law. Subject to the prohibition on class, representative, and consolidation procedures set forth above, the arbitrator will have the power to award to a party any damages or other relief provided for under applicable law. That is, a party will be entitled to recover in arbitration any damages or other relief that it could recover if it prevailed in a court proceeding as an individual. No arbitration award or decision will have any preclusive effect on issues or claims in any subsequent proceedings beyond the Claims at issue. The arbitrator's authority is limited to claims between you and us, and the arbitrator can award damages or relief only to you, but not to or on behalf of anyone else.

Although under some laws we may have a right to an award of attorneys' fees and expenses if we prevail, we agree that we will not seek such an award.

If your Claim is for \$10,000 or less, you may choose whether the arbitration will be conducted solely on the basis of documents, through a telephonic hearing, or in an in-person hearing. Any in-person hearing will take place in the federal judicial district that includes your address at the time the Claim is filed, unless the parties agree to a different place.

Is the arbitrator's decision final? Is there an appeal process?

The arbitrator's decision will be final and binding on the parties. An arbitrator's award shall consist of a written statement setting forth the disposition of each Claim. At the request of any party, the arbitrator shall also set forth a written explanation of the essential findings and conclusions on which the award is based.

A party can file a written appeal to the arbitration administrator within 30 days after an award is issued. The appeal will proceed before a panel of three neutral arbitrators designated by the same arbitration administrator. That panel will consider all legal and factual issues anew, and make all decisions and awards by majority vote based on the documents and arbitration record without a hearing. Any review by a court shall be governed by the Federal Arbitration Act. Any final arbitration award will be binding on the named parties and enforceable by any court having jurisdiction.

Who will pay for costs?

We will pay any costs that are required to be paid by us under the arbitration administrator's rules of procedure. Even if not otherwise required, we will reimburse you up to \$500 for any initial arbitration filing fees you have paid. We will also pay any fees of the arbitrator and arbitration administrator for the first two days of any hearing. If you win the arbitration, we will reimburse you for any fees you paid to the arbitration organization and/or arbitrator. All other fees will be allocated according to the arbitration administrator's rules and applicable law. If you consider that you are unable to afford any fees that would be yours to pay to the arbitration administrator, you may request that we pay or reimburse them, and we will consider your request in good faith.

You may represent yourself in arbitration, or you may be represented by a lawyer. Except as described above, you will be responsible for your own attorneys' fees and costs.

How do I (the customer) file an arbitration claim?

Rules and forms may be obtained from, and Claims may be filed with, JAMS at (800) 352-5267 or jamsadr.com; or the AAA at (877) 495-4185 or www.adr.org. Both of these administrators have particular rules for arbitrations initiated by a consumer.

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CFB00904



May 2023						
S	M	T	W	T	F	S
30	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31	1	2	3
4	5	6	7	8	9	10

New Balance

\$26,609.79

Minimum Payment Due

\$911.00

Payment Due Date

05/02/23

WORLD OF HYATT CREDIT CARD SUMMARY

+ Bonus Points earned on everyday spend 21

Total pts transferred to World of Hyatt 21

Bonus Points are automatically transferred each month to your World of Hyatt account. Visit worldofhyatt.com to view your points balance, account details, and more.

Earn 5 tier qualifying night credits toward elite status and milestone rewards for every \$10,000 in spend on your card during the calendar year.

Earn free nights at Hyatt by receiving 4 Bonus Points per dollar spent at Hyatt hotels, 2 Bonus Points per dollar spent on fitness club and gym memberships & 1 Bonus Point per dollar spent on all other card purchases. Spend \$50 or more at any Hyatt property and earn up to two \$50 statement credits each anniversary year. After spending \$10,000, you'll get an additional 5 nights towards Milestone Rewards.

Automatically earn 2 Bonus Points instead of 1 Bonus Point in your top three spend categories each calendar quarter through 12/31/22, then your top two categories each quarter. Your statement will show the 1 Bonus Point earn each month, each quarter your statement will show your top earn categories as 1 additional Bonus Point.

Late Payment Warning: If we do not receive your minimum payment by the due date, you may have to pay a late fee, and existing and new balances may become subject to the Default APR.

Minimum Payment Warning: Enroll in Auto-Pay and avoid missing a payment. To enroll, go to www.chase.com

ACCOUNT SUMMARY

Account Number: [REDACTED] 1725

Previous Balance	\$28,444.29
Payment, Credits	-\$2,500.00
Purchases	+\$20.02
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	+\$645.48
New Balance	\$26,609.79

Opening/Closing Date 03/06/23 - 04/05/23

Revolving Credit Amount \$27,000

Available Credit \$390

Cash Access Line \$1,350

Available for Cash \$390

Past Due Amount \$0.00

Balance over the Credit Access Line \$0.00



P.O. BOX 15123
WILMINGTON, DE 19850-5123
For Undeliverable Mail Only

Make your payment at
chase.com/paycard

Payment Due Date: 05/02/23
New Balance: \$26,609.79
Minimum Payment Due: \$911.00

Account number: [REDACTED] 1725

\$ _____ Amount Enclosed
Make/Mail to Chase Card Services at the address below:

CHRISTOPHER W GLENN
SILVER FOX ENERGY CORP
12548 24TH ST NW
WATFORD CITY ND 58854-6852

CARDMEMBER SERVICE
PO BOX 6294
CAROL STREAM IL 60197-6294

To contact us regarding your account.

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 Call Customer Service: In U.S. 1-800-346-5538 Spanish 1-888-795-0574 Pay by phone 1-800-436-7958 International 1-480-350-7099 We accept operator relay calls	 Send Inquiries to: P.O. Box 15298 Wilmington, DE 19850-5298	 Mail Payments to: P.O. Box 6294 Carol Stream, IL 60197-6294	 Visit Our Website: www.chase.com/cardhelp
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Information About Your Account

Making Your Payments: The amount of your payment should be at least your minimum payment due, payable in U.S. dollars and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. You can pay down balances faster by paying more than the minimum payment or the total unpaid balance on your account.

You may make payments electronically through our website or by one of our customer service phone numbers above. In using any of these channels, you are authorizing us to withdraw funds as a one-time electronic funds transfer from your bank account. In our automated phone system, this authorization is provided via entry of a personal identification number. You may revoke this authorization by cancelling your payment through our website or customer service telephone numbers prior to the payment processing. If we receive your completed payment request through one of these channels by 11:59 p.m. Eastern Time, we will credit your payment as of that day. If we receive your request after 11:59 p.m. Eastern Time, we will credit your payment as of the next calendar day. If you specify a future date in your request we will credit your payment as of that day.

If you pay by regular U.S. mail to the Payments address shown on this statement, write your account number on your check or money order and include the payment coupon in the envelope. Do not send more than one payment or coupon per envelope. Do not staple, clip or tape the documents. Do not include correspondence. Do not send cash. If we receive your properly prepared payment on any day by 5 p.m. local time at our Payments address on this statement, we will credit to your account that day. If your payment is received after 5 p.m. local time at our Payments address on this statement, we will credit it to your account as of the next calendar day.

For all other payments or for any payment type above for which you do not follow our payment instructions, crediting of your payments may be delayed for up to 5 days.

Account Information Reported To Credit Bureaus: We may report information about your Account to credit bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, please write to us at Chase Card Services P.O. Box 15369, Wilmington, DE 19850-5369.

To Service And Manage Any Of Your Account(s): By providing my mobile phone number, I am giving permission to be contacted at that number about all of my accounts by JPMorgan Chase and companies working on its behalf. My consent allows the use of text messages, artificial or prerecorded voice messages and automatic dialing technology for informational and account servicing, but not for sales or telemarketing. Message and data rates may apply.

Authorization To Convert Your Check To An Electronic Transfer Debit: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check. Your bank account may be debited as soon as the same day we receive your payment. You will not receive your check back from your institution.

Conditional Payments: Any payment check or other form of payment that you send

us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049, Wilmington, DE 19850-5049. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the regular Payment address shown on this statement.

Annual Renewal Notice: If your Account Agreement has an annual membership fee, you are responsible for it every year your Account is open. We will add your annual membership fee to your monthly billing statement once a year, whether or not you use your account. Your annual membership fee will be added to your purchase balance and may incur interest. The annual membership fee is non-refundable unless you notify us that you wish to close your account within 30 days or one billing cycle (whichever is less) after we provide the statement on which the annual membership fee is billed. Your payment of the annual membership fee does not affect our rights to close your Account and to limit your right to make transactions on your Account. If your Account is closed by you or us, the annual membership fee will no longer be billed to your Account.

Calculation Of Balance Subject To Interest Rate: To figure your periodic interest charges for each billing cycle when a daily periodic rate(s) applies, we use the daily balance method (including new transactions). To figure your periodic interest charges for each billing cycle when a monthly periodic rate(s) applies, we use the average daily balance method (including new transactions). For an explanation of either method, or questions about a particular interest charge calculation on your statement, please call us at the toll free customer service phone number listed above.

We calculate periodic interest charges separately for each feature (for example, purchases, balance transfers, cash advances or overdraft advances). These calculations may combine different categories with the same periodic rates. Variable rates will vary with the market based on the Prime Rate or such index described in your Account Agreement. There is a transaction fee for each balance transfer, cash advance, or check transaction in the amount stated in your Account Agreement. There is a foreign transaction fee of 3% of the U.S. dollar amount of any foreign transaction for some accounts. Please see your Account Agreement for information about these fees.

Interest Accrual: We accrue periodic interest charges on a transaction, fee or interest charge from the date it is added to your daily balance until payment in full is received on your account.

Credit Limit: If you want to inquire about your options to help prevent your account from exceeding your credit limit, please call the number on the back of your card.

Payment Allocation: When you make a payment, generally, we first apply your minimum payment to the balance on your monthly statement with the lowest APR. Any payment above your minimum payment would generally then be applied to the balance on your monthly statement with the highest APR first. If you do not pay your balance in full each month, you may not be able to avoid interest charges on new purchases.

DA05042021

To manage your account, including card payments, alerts, and change of address, visit www.chase.com/cardhelp or call the customer service number which appears on your account statement.



ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
03/20	Payment Thank You-Mobile	-2,500.00
04/05	PURCHASE INTEREST CHARGE CHRISTOPHER W GLENN TRANSACTIONS THIS CYCLE (CARD 1725) \$1854.52- INCLUDING PAYMENTS RECEIVED	645.48
03/28	ADOBE *ACROPRO SUBS 408-536-6000 CA SKYLER ROBERTS TRANSACTIONS THIS CYCLE (CARD 8280) \$20.02	20.02

2023 Totals Year-to-Date	
Total fees charged in 2023	\$239.00
Total interest charged in 2023	\$2,225.35

Year-to-date totals do not reflect any fee or interest refunds you may have received.

INTEREST CHARGES

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Balance Type	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charges
PURCHASES			
Purchases	27.74%(v)(d)	\$27,397.47	\$645.48
CASH ADVANCES			
Cash Advances	29.74%(v)(d)	- 0 -	- 0 -
BALANCE TRANSFERS			
Balance Transfer	27.74%(v)(d)	- 0 -	- 0 -
			31 Days in Billing Period

(v) = Variable Rate

(d) = Daily Balance Method (including new transactions)

(a) = Average Daily Balance Method (including new transactions)

Please see Information About Your Account section for the Calculation of Balance Subject to Interest Rate, Annual Renewal Notice, How to Avoid Interest on Purchases, and other important information, as applicable.



April 2023						
S	M	T	W	T	F	S
26	27	28	29	30	31	1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	1	2	3	4	5	6

New Balance

\$28,444.29

Minimum Payment Due

\$1,782.00

Payment Due Date

04/02/23

WORLD OF HYATT CREDIT CARD SUMMARY

+ Bonus Points earned on everyday spend 0

Total pts transferred to World of Hyatt 0

Bonus Points are automatically transferred each month to your World of Hyatt account. Visit worldofhyatt.com to view your points balance, account details, and more.

Earn 5 tier qualifying night credits toward elite status and milestone rewards for every \$10,000 in spend on your card during the calendar year.

Earn free nights at Hyatt by receiving 4 Bonus Points per dollar spent at Hyatt hotels, 2 Bonus Points per dollar spent on fitness club and gym memberships & 1 Bonus Point per dollar spent on all other card purchases. Spend \$50 or more at any Hyatt property and earn up to two \$50 statement credits each anniversary year. After spending \$10,000, you'll get an additional 5 nights towards Milestone Rewards.

Automatically earn 2 Bonus Points instead of 1 Bonus Point in your top three spend categories each calendar quarter through 12/31/22, then your top two categories each quarter. Your statement will show the 1 Bonus Point earn each month, each quarter your statement will show your top earn categories as 1 additional Bonus Point.

Late Payment Warning: If we do not receive your minimum payment by the due date, you may have to pay a late fee, and existing and new balances may become subject to the Default APR.

Minimum Payment Warning: Enroll in Auto-Pay and avoid missing a payment. To enroll, go to www.chase.com

ACCOUNT SUMMARY

Account Number: [REDACTED] 1725

Previous Balance	\$27,811.63
Payment, Credits	\$0.00
Purchases	\$0.00
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	+\$40.00
Interest Charged	+\$592.66
New Balance	\$28,444.29

Opening/Closing Date	02/06/23 - 03/05/23
Revolving Credit Amount	\$27,000
Available Credit	\$0
Cash Access Line	\$1,350
Available for Cash	\$0

Past Due Amount	\$865.00
Balance over the Credit Access Line	\$1,444.29

YOUR ACCOUNT MESSAGES

You are over your credit line/credit access line by \$1,444.29. You can pay down your balance faster by including this amount with your payment.



P.O. BOX 15123
WILMINGTON, DE 19850-5123
For Undeliverable Mail Only

The Past Due amount of \$865.00 is included in your Minimum Payment.

Payment Due Date: 04/02/23
New Balance: \$28,444.29
Minimum Payment Due: \$1,782.00

Account number: [REDACTED] 1725



\$ _____ Amount Enclosed
Make/Mail to Chase Card Services at the address below:

CHRISTOPHER W GLENN
SILVER FOX ENERGY CORP
12548 24TH ST NW
WATFORD CITY ND 58854-6852

CARDMEMBER SERVICE
PO BOX 6294
CAROL STREAM IL 60197-6294

To contact us regarding your account.

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 Call Customer Service: In U.S. 1-800-346-5538 Spanish 1-888-795-0574 Pay by phone 1-800-436-7958 International 1-480-350-7099 We accept operator relay calls	 Send Inquiries to: P.O. Box 15298 Wilmington, DE 19850-5298	 Mail Payments to: P.O. Box 6294 Carol Stream, IL 60197-6294	 Visit Our Website: www.chase.com/cardhelp
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Information About Your Account

Making Your Payments: The amount of your payment should be at least your minimum payment due, payable in U.S. dollars and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. You can pay down balances faster by paying more than the minimum payment or the total unpaid balance on your account.

You may make payments electronically through our website or by one of our customer service phone numbers above. In using any of these channels, you are authorizing us to withdraw funds as a one-time electronic funds transfer from your bank account. In our automated phone system, this authorization is provided via entry of a personal identification number. You may revoke this authorization by cancelling your payment through our website or customer service telephone numbers prior to the payment processing. If we receive your completed payment request through one of these channels by 11:59 p.m. Eastern Time, we will credit your payment as of that day. If we receive your request after 11:59 p.m. Eastern Time, we will credit your payment as of the next calendar day. If you specify a future date in your request we will credit your payment as of that day.

If you pay by regular U.S. mail to the Payments address shown on this statement, write your account number on your check or money order and include the payment coupon in the envelope. Do not send more than one payment or coupon per envelope. Do not staple, clip or tape the documents. Do not include correspondence. Do not send cash. If we receive your properly prepared payment on any day by 5 p.m. local time at our Payments address on this statement, we will credit to your account that day. If your payment is received after 5 p.m. local time at our Payments address on this statement, we will credit it to your account as of the next calendar day.

For all other payments or for any payment type above for which you do not follow our payment instructions, crediting of your payments may be delayed for up to 5 days.

Account Information Reported To Credit Bureaus: We may report information about your Account to credit bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, please write to us at Chase Card Services P.O. Box 15369, Wilmington, DE 19850-5369.

To Service And Manage Any Of Your Account(s): By providing my mobile phone number, I am giving permission to be contacted at that number about all of my accounts by JPMorgan Chase and companies working on its behalf. My consent allows the use of text messages, artificial or prerecorded voice messages and automatic dialing technology for informational and account servicing, but not for sales or telemarketing. Message and data rates may apply.

Authorization To Convert Your Check To An Electronic Transfer Debit: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check. Your bank account may be debited as soon as the same day we receive your payment. You will not receive your check back from your institution.

Conditional Payments: Any payment check or other form of payment that you send

us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049, Wilmington, DE 19850-5049. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the regular Payment address shown on this statement.

Annual Renewal Notice: If your Account Agreement has an annual membership fee, you are responsible for it every year your Account is open. We will add your annual membership fee to your monthly billing statement once a year, whether or not you use your account. Your annual membership fee will be added to your purchase balance and may incur interest. The annual membership fee is non-refundable unless you notify us that you wish to close your account within 30 days or one billing cycle (whichever is less) after we provide the statement on which the annual membership fee is billed. Your payment of the annual membership fee does not affect our rights to close your Account and to limit your right to make transactions on your Account. If your Account is closed by you or us, the annual membership fee will no longer be billed to your Account.

Calculation Of Balance Subject To Interest Rate: To figure your periodic interest charges for each billing cycle when a daily periodic rate(s) applies, we use the daily balance method (including new transactions). To figure your periodic interest charges for each billing cycle when a monthly periodic rate(s) applies, we use the average daily balance method (including new transactions). For an explanation of either method, or questions about a particular interest charge calculation on your statement, please call us at the toll free customer service phone number listed above.

We calculate periodic interest charges separately for each feature (for example, purchases, balance transfers, cash advances or overdraft advances). These calculations may combine different categories with the same periodic rates. Variable rates will vary with the market based on the Prime Rate or such index described in your Account Agreement. There is a transaction fee for each balance transfer, cash advance, or check transaction in the amount stated in your Account Agreement. There is a foreign transaction fee of 3% of the U.S. dollar amount of any foreign transaction for some accounts. Please see your Account Agreement for information about these fees.

Interest Accrual: We accrue periodic interest charges on a transaction, fee or interest charge from the date it is added to your daily balance until payment in full is received on your account.

Credit Limit: If you want to inquire about your options to help prevent your account from exceeding your credit limit, please call the number on the back of your card.

Payment Allocation: When you make a payment, generally, we first apply your minimum payment to the balance on your monthly statement with the lowest APR. Any payment above your minimum payment would generally then be applied to the balance on your monthly statement with the highest APR first. If you do not pay your balance in full each month, you may not be able to avoid interest charges on new purchases.

DA05042021

To manage your account, including card payments, alerts, and change of address, visit www.chase.com/cardhelp or call the customer service number which appears on your account statement.



ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
03/02	LATE FEE	40.00
03/05	PURCHASE INTEREST CHARGE CHRISTOPHER W GLENN TRANSACTIONS THIS CYCLE (CARD 1725) \$632.66 INCLUDING PAYMENTS RECEIVED	592.66

2023 Totals Year-to-Date	
Total fees charged in 2023	\$239.00
Total interest charged in 2023	\$1,579.87

Year-to-date totals do not reflect any fee or interest refunds you may have received.

INTEREST CHARGES

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Balance Type	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charges
PURCHASES			
Purchases	27.49%(v)(d)	\$28,101.93	\$592.66
CASH ADVANCES			
Cash Advances	29.49%(v)(d)	- 0 -	- 0 -
BALANCE TRANSFERS			
Balance Transfer	27.49%(v)(d)	- 0 -	- 0 -

28 Days in Billing Period

(v) = Variable Rate

(d) = Daily Balance Method (including new transactions)

(a) = Average Daily Balance Method (including new transactions)

Please see Information About Your Account section for the Calculation of Balance Subject to Interest Rate, Annual Renewal Notice, How to Avoid Interest on Purchases, and other important information, as applicable.

IMPORTANT NEWS

Your account is a business account,
to be used only for business transactions.
It is not intended for personal, family
or household purposes.



March 2023						
S	M	T	W	T	F	S
26	27	28	1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	1
2	3	4	5	6	7	8

New Balance

\$27,811.63

Minimum Payment Due

\$865.00

Payment Due Date

03/02/23

WORLD OF HYATT CREDIT CARD SUMMARY

+ 4X Bonus Points earned on Hyatt purchases	73
+ Bonus Points earned on everyday spend	15,925
+ 1 Bonus Point at restaurant purchases	8,506
+ 1 Bonus Point on airline ticket purchases	23,707
+ 1 Bonus Point on car rental purchases	3,134

Total pts transferred to World of Hyatt **51,345**

Bonus Points are automatically transferred each month to your World of Hyatt account. Visit worldofhyatt.com to view your points balance, account details, and more.

Earn 5 tier qualifying night credits toward elite status and milestone rewards for every \$10,000 in spend on your card during the calendar year.

Earn free nights at Hyatt by receiving 4 Bonus Points per dollar spent at Hyatt hotels, 2 Bonus Points per dollar spent on fitness club and gym memberships & 1 Bonus Point per dollar spent on all other card purchases. Spend \$50 or more at any Hyatt property and earn up to two \$50 statement credits each anniversary year. After spending \$10,000, you'll get an additional 5 nights towards Milestone Rewards.

Automatically earn 2 Bonus Points instead of 1 Bonus Point in your top three spend categories each calendar quarter through 12/31/22, then your top two categories each quarter. Your statement will show the 1 Bonus Point earn each month, each quarter your statement will show your top earn categories as 1 additional Bonus Point.

ACCOUNT SUMMARY

Account Number: [REDACTED] 1725

Previous Balance	\$19,583.33
Payment, Credits	-\$9,500.00
Purchases	+\$16,942.37
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	+\$199.00
Interest Charged	+\$586.93
New Balance	\$27,811.63

Opening/Closing Date 01/06/23 - 02/05/23

Revolving Credit Amount \$27,000

Available Credit \$0

Cash Access Line \$1,350

Available for Cash \$0

Past Due Amount \$0.00

Balance over the Credit Access Line \$811.63

YOUR ACCOUNT MESSAGES

You are over your credit line/credit access line by \$811.63. You can pay down your balance faster by including this amount with your payment.

Transactions designated with an & have been transferred from lost / stolen account.



P.O. BOX 15123
WILMINGTON, DE 19850-5123
For Undeliverable Mail Only

Make your payment at
chase.com/paycard

Payment Due Date: 03/02/23
New Balance: \$27,811.63
Minimum Payment Due: \$865.00

Account number: [REDACTED] 1725



\$ _____ Amount Enclosed
Make/Mail to Chase Card Services at the address below:

CHRISTOPHER W GLENN
SILVER FOX ENERGY CORP
12548 24TH ST NW
WATFORD CITY ND 58854-6852

CARDMEMBER SERVICE
PO BOX 6294
CAROL STREAM IL 60197-6294

To contact us regarding your account.

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 Call Customer Service: In U.S. 1-800-346-5538 Spanish 1-888-795-0574 Pay by phone 1-800-436-7958 International 1-480-350-7099 We accept operator relay calls	 Send Inquiries to: P.O. Box 15298 Wilmington, DE 19850-5298	 Mail Payments to: P.O. Box 6294 Carol Stream, IL 60197-6294	 Visit Our Website: www.chase.com/cardhelp
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Information About Your Account

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You may make payments electronically through our website or by one of our customer service phone numbers above. In using any of these channels, you are authorizing us to withdraw funds as a one-time electronic funds transfer from your bank account. In our automated phone system, this authorization is provided via entry of a personal identification number. You may revoke this authorization by cancelling your payment through our website or customer service telephone numbers prior to the payment processing. If we receive your completed payment request through one of these channels by 11:59 p.m. Eastern Time, we will credit your payment as of that day. If we receive your request after 11:59 p.m. Eastern Time, we will credit your payment as of the next calendar day. If you specify a future date in your request we will credit your payment as of that day.

If you pay by regular U.S. mail to the Payments address shown on this statement, write your account number on your check or money order and include the payment coupon in the envelope. Do not send more than one payment or coupon per envelope. Do not staple, clip or tape the documents. Do not include correspondence. Do not send cash. If we receive your properly prepared payment on any day by 5 p.m. local time at our Payments address on this statement, we will credit to your account that day. If your payment is received after 5 p.m. local time at our Payments address on this statement, we will credit it to your account as of the next calendar day.

For all other payments or for any payment type above for which you do not follow our payment instructions, crediting of your payments may be delayed for up to 5 days.

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ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
01/09	& Payment Thank You-Mobile	-5,000.00
01/15	Payment Thank You-Mobile	-2,500.00
01/23	Payment Thank You-Mobile	-1,000.00
01/26	Payment Thank You - 2nd Attempt	-1,000.00
01/07	& CASH WISE FOODS #30 WATFORD CITY ND	626.53
01/07	& LONG X BOTTLE SHOP WATFORD CITY ND	348.21
01/08	& STONEHOME BREWING CO/WIL WATFORD CITY ND	106.56
01/09	& SQ *CASCADE GLASS & SIGNS watford city ND	435.20
01/10	& SKY HIGH 713-714-8587 TX	6,899.60
01/13	OUTLAWS BAR & GRILL WATFORD CITY ND	408.93
01/15	UNITED 0162459108494 800-932-2732 TX	1,222.30
	011623 1 E XWA DEN	
	2 E DEN LNK	
	3 EX LNK DEN	
	4 EO DEN XWA	
01/17	REFINERY KITCHEN & BAR WILLISTON ND	85.13
01/16	BADLANDS HARDWARE 1871 WATFORD CITY ND	59.16
01/16	CRU WINE BAR DEN DENVER CO	78.84
01/21	RPS OF WILLISTON AIRPORT WILLISTON ND	50.00
01/19	CITY WOK 303-3429000 CO	17.83
01/21	LOVE'S #474 WILLISTON ND	143.69
01/19	DENVER AIRPORT ENTERPRISE DENVER CO	4.84
01/23	Returned Payment	1,000.00
01/26	MARATHON PETRO24356 NEW TOWN ND	93.33
01/29	UA INFLT 0169827900995 HOUSTON TX	8.00
02/01	ANNUAL MEMBERSHIP FEE	199.00
02/05	PURCHASE INTEREST CHARGE CHRISTOPHER W GLENN TRANSACTIONS THIS CYCLE (CARD 1725) \$2874.08 INCLUDING PAYMENTS RECEIVED	586.93
01/04	& CORK & PIG IRVING IRVING TX	110.55
01/06	& BLACKWOOD GUN CLUB CONROE TX	276.74
01/05	& UNITED 0162456792635 800-932-2732 TX	358.45
	020623 1 L DEN IAH	
	2 S IAH DEN	
01/06	& 1027 M&S HOUSTON UPTOW HOUSTON TX	48.59
01/09	& FOLK THAI KITCHEN HOUSTON TX	43.81
01/10	& LEPEEP RESTAURANT HOUS 832-8757629 TX	12.00
01/10	CAPITAL GRILLE 0138057 HOUSTON TX	107.00
01/13	SQ *CELEBRITY CUPCAKES HOUSTON TX	48.96
01/12	CHURRASCOS MEMORIAL HOUSTON TX	90.74
01/14	UNITED 0162458881976 800-932-2732 TX	23.40
	112123 1 L DEN FRA	
	2 L FRA CPH	
	3 WX CPH DEN	
01/14	UNITED 0162458886489 800-932-2732 TX	427.50
	052923 1 S DEN IAH	
	2 S IAH DEN	
01/17	TST* OUTLAW GRILL - EUNIC EUNICE NM	49.03
01/17	STARBUCKS 800-782-7282 800-782-7282 WA	25.00
01/16	CRACKER BARREL #637 MIDLA MIDLAND TX	36.17
01/18	WALL STREET BAR AND GR 432-6848686 TX	141.17
01/18	ADOBE *ACROPRO SUBS 408-536-6000 CA	20.99
01/18	BLUE HOUSE BAKERY AND CAF CARLSBAD NM	86.17
01/18	HYATT HOUSE CARLSBAD CARLSBAD NM	18.05
01/18	TST* Guadalupe Mountain B Carlsbad NM	71.81
01/20	BUDGET RENT A CAR MIDLAND TX	431.38
01/20	TST* COWBOY PRIME - MIDLA MIDLAND TX	466.79
01/19	TACO BELL #037186 CARLSBAD NM	9.00
01/21	COURTYARD BY MARRIOTT MIDLAND TX	798.06
01/24	BABIN'S KATY KATY TX	139.08
01/24	CELLAR7 HOUSTON TX	92.94
01/26	TST* THE FISH HOUSTON TX	36.30
01/26	PERRYS STEAK HOUSE & G HOUSTON TX	224.67

ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
01/27	GPA ROCKY MOUNTAIN CHAPTE 303-4958562 OK	500.00
01/27	GPA ROCKY MOUNTAIN CHAPTE 303-4958562 OK	300.00
01/30	THE RITZ-CARLTON ELWAY DENVER CO SKYLER ROBERTS TRANSACTIONS THIS CYCLE (CARD 8280) \$5147.09	152.74
01/06	& HOLIDAY STATIONS 0435 WATFORD CITY ND	31.07
01/08	& APPLE.COM/BILL 866-712-7753 CA	15.96
01/08	& APPLE.COM/BILL 866-712-7753 CA	2.99
01/10	& AMZN Mktp US*FX7H828G3 Amzn.com/bill WA	20.81
01/11	& APPLE.COM/BILL 866-712-7753 CA	47.91
01/20	& APPLE.COM/BILL 866-712-7753 CA	63.89
01/29	& APPLE.COM/BILL 866-712-7753 CA	8.51
01/29	KARA GLENN TRANSACTIONS THIS CYCLE (CARD 8044) \$207.13	15.99

2023 Totals Year-to-Date	
Total fees charged in 2023	\$199.00
Total interest charged in 2023	\$987.21

Year-to-date totals do not reflect any fee or interest refunds you may have received.

INTEREST CHARGES

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Balance Type	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charges
PURCHASES			
Purchases	27.24%(v)(d)	\$25,369.29	\$586.93
CASH ADVANCES			
Cash Advances	29.24%(v)(d)	- 0 -	- 0 -
BALANCE TRANSFERS			
Balance Transfer	27.24%(v)(d)	- 0 -	- 0 -

31 Days in Billing Period

(v) = Variable Rate
(d) = Daily Balance Method (including new transactions)
(a) = Average Daily Balance Method (including new transactions)
Please see Information About Your Account section for the Calculation of Balance Subject to Interest Rate, Annual Renewal Notice, How to Avoid Interest on Purchases, and other important information, as applicable.

April 2023						
S	M	T	W	T	F	S
26	27	28	29	30	31	1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	1	2	3	4	5	6

New Balance
\$20,389.34
 Minimum Payment Due
\$203.00
 Payment Due Date
04/27/23

CHASE ULTIMATE REWARDS® SUMMARY

Previous points balance	235,757
+ 1.5% (1.5 Pts)/\$1 earned on all purchases	0
- Points redeemed this statement period	199,238

Total points available for redemption 36,519

Redeem for cash back- any amount, anytime. Log on to chase.com/ultimaterewards to explore all your reward options.

You earn unlimited 1.5% cash back on all purchases- it's automatic! Redeem for cash with no minimum, and your Cash Back rewards do not expire as long as your account is open.

Late Payment Warning: If we do not receive your minimum payment by the due date, you may have to pay a late fee, and existing and new balances may become subject to the Default APR.

Minimum Payment Warning: Enroll in Auto-Pay and avoid missing a payment. To enroll, go to www.chase.com

ACCOUNT SUMMARY

Account Number: [REDACTED] 2045	
Previous Balance	\$22,889.34
Payment, Credits	-\$2,500.00
Purchases	\$0.00
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
New Balance	\$20,389.34
Opening/Closing Date	03/06/23 - 04/05/23
Revolving Credit Amount	\$25,000
Available Credit	\$4,610
Cash Access Line	\$1,250
Available for Cash	\$1,250
Past Due Amount	\$0.00
Balance over the Credit Access Line	\$0.00

YOUR ACCOUNT MESSAGES

You have one or more balance(s) with APR expiration dates, as shown in the Interest Charge section. These APRs will continue through the expiration dates shown in the Interest Charges section.



P.O. BOX 15123
 WILMINGTON, DE 19850-5123
 For Undeliverable Mail Only

Make your payment at
chase.com/paycard

Payment Due Date: 04/27/23
 New Balance: \$20,389.34
 Minimum Payment Due: \$203.00

Account number: [REDACTED] 2045

\$ _____ Amount Enclosed
 Make/Mail to Chase Card Services at the address below:

[REDACTED]
 CHRISTOPHER W GLENN
 SILVER FOX ENERGY LLC
 12548 24TH ST NW
 WATFORD CITY ND 58854-6852

CARDMEMBER SERVICE
 PO BOX 6294
 CAROL STREAM IL 60197-6294

To contact us regarding your account.

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 Call Customer Service: In U.S. 1-800-945-2028 Spanish 1-888-795-0574 Pay by phone 1-800-436-7958 International 1-480-350-7099 We accept operator relay calls	 Send Inquiries to: P.O. Box 15298 Wilmington, DE 19850-5298	 Mail Payments to: P.O. Box 6294 Carol Stream, IL 60197-6294	 Visit Our Website: www.chase.com/cardhelp
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You may make payments electronically through our website or by one of our customer service phone numbers above. In using any of these channels, you are authorizing us to withdraw funds as a one-time electronic funds transfer from your bank account. In our automated phone system, this authorization is provided via entry of a personal identification number. You may revoke this authorization by cancelling your payment through our website or customer service telephone numbers prior to the payment processing. If we receive your completed payment request through one of these channels by 11:59 p.m. Eastern Time, we will credit your payment as of that day. If we receive your request after 11:59 p.m. Eastern Time, we will credit your payment as of the next calendar day. If you specify a future date in your request we will credit your payment as of that day.

If you pay by regular U.S. mail to the Payments address shown on this statement, write your account number on your check or money order and include the payment coupon in the envelope. Do not send more than one payment or coupon per envelope. Do not staple, clip or tape the documents. Do not include correspondence. Do not send cash. If we receive your properly prepared payment on any day by 5 p.m. local time at our Payments address on this statement, we will credit to your account that day. If your payment is received after 5 p.m. local time at our Payments address on this statement, we will credit it to your account as of the next calendar day.

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Interest Accrual: We accrue periodic interest charges on a transaction, fee or interest charge from the date it is added to your daily balance until payment in full is received on your account.

Credit Limit: If you want to inquire about your options to help prevent your account from exceeding your credit limit, please call the number on the back of your card.

Payment Allocation: When you make a payment, generally, we first apply your minimum payment to the balance on your monthly statement with the lowest APR. Any payment above your minimum payment would generally then be applied to the balance on your monthly statement with the highest APR first. If you do not pay your balance in full each month, you may not be able to avoid interest charges on new purchases.

DA05042021

To manage your account, including card payments, alerts, and change of address, visit www.chase.com/cardhelp or call the customer service number which appears on your account statement.

ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
03/20	Payment Thank You-Mobile CHRISTOPHER W GLENN TRANSACTIONS THIS CYCLE (CARD 2045) \$2500.00- INCLUDING PAYMENTS RECEIVED	-2,500.00

2023 Totals Year-to-Date	
Total fees charged in 2023	\$80.00
Total interest charged in 2023	\$0.00
Year-to-date totals do not reflect any fee or interest refunds you may have received.	

INTEREST CHARGES

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Balance Type	Annual Percentage Rate (APR)	Expiration Date	Balance Subject to Interest Rate	Interest Charges
PURCHASES				
Introductory Purchases	0.00% (d)	06/05/23	\$21,518.37	- 0 -
Purchases	17.99% (d)	-	- 0 -	- 0 -
CASH ADVANCES				
Cash Advances	29.74%(v)(d)	06/05/23	- 0 -	- 0 -
Cash Advances	29.74%(v)(d)	-	- 0 -	- 0 -
BALANCE TRANSFERS				
Balance Transfer	17.99%(v)(d)	06/05/23	- 0 -	- 0 -
Balance Transfers	17.99%(v)(d)	-	- 0 -	- 0 -

31 Days in Billing Period

(v) = Variable Rate

(d) = Daily Balance Method (including new transactions)

(a) = Average Daily Balance Method (including new transactions)

Please see Information About Your Account section for the Calculation of Balance Subject to Interest Rate, Annual Renewal Notice, How to Avoid Interest on Purchases, and other important information, as applicable.

*If you change your payment due date, the date your promotional rate(s) ends also changes. Please be assured, the promotional rate will last for the time period promised in your offer.



March 2023						
S	M	T	W	T	F	S
26	27	28	1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	1
2	3	4	5	6	7	8

New Balance
\$22,889.34
 Minimum Payment Due
\$268.00
 Payment Due Date
03/27/23

CHASE ULTIMATE REWARDS® SUMMARY

Previous points balance	235,757
+ 1.5% (1.5 Pts)/\$1 earned on all purchases	0

Total points available for redemption 235,757

Redeem for cash back- any amount, anytime. Log on to chase.com/ultimaterewards to explore all your reward options.

You earn unlimited 1.5% cash back on all purchases- it's automatic! Redeem for cash with no minimum, and your Cash Back rewards do not expire as long as your account is open.

Late Payment Warning: If we do not receive your minimum payment by the due date, you may have to pay a late fee, and existing and new balances may become subject to the Default APR.

Minimum Payment Warning: Enroll in Auto-Pay and avoid missing a payment. To enroll, go to www.chase.com

ACCOUNT SUMMARY

Account Number: [REDACTED] 2045

Previous Balance	\$23,120.34
Payment, Credits	-\$271.00
Purchases	\$0.00
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	+\$40.00
Interest Charged	\$0.00
New Balance	\$22,889.34

Opening/Closing Date	02/06/23 - 03/05/23
Revolving Credit Amount	\$25,000
Available Credit	\$2,110
Cash Access Line	\$1,250
Available for Cash	\$1,250
Past Due Amount	\$0.00
Balance over the Credit Access Line	\$0.00

YOUR ACCOUNT MESSAGES

You have one or more balance(s) with APR expiration dates, as shown in the Interest Charge section. These APRs will continue through the expiration dates shown in the Interest Charges section.



P.O. BOX 15123
 WILMINGTON, DE 19850-5123
 For Undeliverable Mail Only

Make your payment at
chase.com/paycard

Payment Due Date: **03/27/23**
 New Balance: **\$22,889.34**
 Minimum Payment Due: **\$268.00**

Account number: [REDACTED] 2045

\$ _____ Amount Enclosed
 Make/Mail to Chase Card Services at the address below:

[REDACTED]
 CHRISTOPHER W GLENN
 SILVER FOX ENERGY LLC
 12548 24TH ST NW
 WATFORD CITY ND 58854-6852

CARDMEMBER SERVICE
 PO BOX 6294
 CAROL STREAM IL 60197-6294

To contact us regarding your account.

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 Call Customer Service: In U.S. 1-800-945-2028 Spanish 1-888-795-0574 Pay by phone 1-800-436-7958 International 1-480-350-7099 We accept operator relay calls	 Send Inquiries to: P.O. Box 15298 Wilmington, DE 19850-5298	 Mail Payments to: P.O. Box 6294 Carol Stream, IL 60197-6294	 Visit Our Website: www.chase.com/cardhelp
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Information About Your Account

Making Your Payments: The amount of your payment should be at least your minimum payment due, payable in U.S. dollars and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. You can pay down balances faster by paying more than the minimum payment or the total unpaid balance on your account.

You may make payments electronically through our website or by one of our customer service phone numbers above. In using any of these channels, you are authorizing us to withdraw funds as a one-time electronic funds transfer from your bank account. In our automated phone system, this authorization is provided via entry of a personal identification number. You may revoke this authorization by cancelling your payment through our website or customer service telephone numbers prior to the payment processing. If we receive your completed payment request through one of these channels by 11:59 p.m. Eastern Time, we will credit your payment as of that day. If we receive your request after 11:59 p.m. Eastern Time, we will credit your payment as of the next calendar day. If you specify a future date in your request we will credit your payment as of that day.

If you pay by regular U.S. mail to the Payments address shown on this statement, write your account number on your check or money order and include the payment coupon in the envelope. Do not send more than one payment or coupon per envelope. Do not staple, clip or tape the documents. Do not include correspondence. Do not send cash. If we receive your properly prepared payment on any day by 5 p.m. local time at our Payments address on this statement, we will credit to your account that day. If your payment is received after 5 p.m. local time at our Payments address on this statement, we will credit it to your account as of the next calendar day.

For all other payments or for any payment type above for which you do not follow our payment instructions, crediting of your payments may be delayed for up to 5 days.

Account Information Reported To Credit Bureaus: We may report information about your Account to credit bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, please write to us at Chase Card Services P.O. Box 15369, Wilmington, DE 19850-5369.

To Service And Manage Any Of Your Account(s): By providing my mobile phone number, I am giving permission to be contacted at that number about all of my accounts by JPMorgan Chase and companies working on its behalf. My consent allows the use of text messages, artificial or prerecorded voice messages and automatic dialing technology for informational and account servicing, but not for sales or telemarketing. Message and data rates may apply.

Authorization To Convert Your Check To An Electronic Transfer Debit: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check. Your bank account may be debited as soon as the same day we receive your payment. You will not receive your check back from your institution.

Conditional Payments: Any payment check or other form of payment that you send

us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049, Wilmington, DE 19850-5049. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the regular Payment address shown on this statement.

Annual Renewal Notice: If your Account Agreement has an annual membership fee, you are responsible for it every year your Account is open. We will add your annual membership fee to your monthly billing statement once a year, whether or not you use your account. Your annual membership fee will be added to your purchase balance and may incur interest. The annual membership fee is non-refundable unless you notify us that you wish to close your account within 30 days or one billing cycle (whichever is less) after we provide the statement on which the annual membership fee is billed. Your payment of the annual membership fee does not affect our rights to close your Account and to limit your right to make transactions on your Account. If your Account is closed by you or us, the annual membership fee will no longer be billed to your Account.

Calculation Of Balance Subject To Interest Rate: To figure your periodic interest charges for each billing cycle when a daily periodic rate(s) applies, we use the daily balance method (including new transactions). To figure your periodic interest charges for each billing cycle when a monthly periodic rate(s) applies, we use the average daily balance method (including new transactions). For an explanation of either method, or questions about a particular interest charge calculation on your statement, please call us at the toll free customer service phone number listed above.

We calculate periodic interest charges separately for each feature (for example, purchases, balance transfers, cash advances or overdraft advances). These calculations may combine different categories with the same periodic rates. Variable rates will vary with the market based on the Prime Rate or such index described in your Account Agreement. There is a transaction fee for each balance transfer, cash advance, or check transaction in the amount stated in your Account Agreement. There is a foreign transaction fee of 3% of the U.S. dollar amount of any foreign transaction for some accounts. Please see your Account Agreement for information about these fees.

Interest Accrual: We accrue periodic interest charges on a transaction, fee or interest charge from the date it is added to your daily balance until payment in full is received on your account.

Credit Limit: If you want to inquire about your options to help prevent your account from exceeding your credit limit, please call the number on the back of your card.

Payment Allocation: When you make a payment, generally, we first apply your minimum payment to the balance on your monthly statement with the lowest APR. Any payment above your minimum payment would generally then be applied to the balance on your monthly statement with the highest APR first. If you do not pay your balance in full each month, you may not be able to avoid interest charges on new purchases.

DA05042021

To manage your account, including card payments, alerts, and change of address, visit www.chase.com/cardhelp or call the customer service number which appears on your account statement.

ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
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02/28	Payment Thank You-Mobile	-271.00
02/27	LATE FEE	40.00
	CHRISTOPHER W GLENN TRANSACTIONS THIS CYCLE (CARD 2045) \$231.00- INCLUDING PAYMENTS RECEIVED	

2023 Totals Year-to-Date

Total fees charged in 2023	\$80.00
Total interest charged in 2023	\$0.00

Year-to-date totals do not reflect any fee or interest refunds you may have received.

INTEREST CHARGES

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Balance Type	Annual Percentage Rate (APR)	Expiration Date	Balance Subject to Interest Rate	Interest Charges
PURCHASES				
Introductory Purchases	0.00% (d)	06/05/23	\$23,072.26	- 0 -
Purchases	17.74% (d)	-	- 0 -	- 0 -
CASH ADVANCES				
Cash Advances	29.49%(v)(d)	06/05/23	- 0 -	- 0 -
Cash Advances	29.49%(v)(d)	-	- 0 -	- 0 -
BALANCE TRANSFERS				
Balance Transfer	17.74%(v)(d)	06/05/23	- 0 -	- 0 -
Balance Transfers	17.74%(v)(d)	-	- 0 -	- 0 -

28 Days in Billing Period

(v) = Variable Rate

(d) = Daily Balance Method (including new transactions)

(a) = Average Daily Balance Method (including new transactions)

Please see Information About Your Account section for the Calculation of Balance Subject to Interest Rate, Annual Renewal Notice, How to Avoid Interest on Purchases, and other important information, as applicable.

*If you change your payment due date, the date your promotional rate(s) ends also changes. Please be assured, the promotional rate will last for the time period promised in your offer.

IMPORTANT NEWS

Your account is a business account, to be used only for business transactions. It is not intended for personal, family or household purposes.



February 2023						
S	M	T	W	T	F	S
29	30	31	1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	1	2	3	4
5	6	7	8	9	10	11

New Balance
\$23,120.34
 Minimum Payment Due
\$271.00
 Payment Due Date
02/27/23

CHASE ULTIMATE REWARDS® SUMMARY

Previous points balance	233,021
+ 1.5% (1.5 Pts)/\$1 earned on all purchases	2,736

Total points available for redemption 235,757

Redeem for cash back- any amount, anytime. Log on to chase.com/ultimaterewards to explore all your reward options.

You earn unlimited 1.5% cash back on all purchases- it's automatic! Redeem for cash with no minimum, and your Cash Back rewards do not expire as long as your account is open.

Late Payment Warning: If we do not receive your minimum payment by the due date, you may have to pay a late fee, and existing and new balances may become subject to the Default APR.

Minimum Payment Warning: Enroll in Auto-Pay and avoid missing a payment. To enroll, go to www.chase.com

ACCOUNT SUMMARY

Account Number:	2045
Previous Balance	\$23,256.66
Payment, Credits	-\$2,030.00
Purchases	+\$1,853.68
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	+\$40.00
Interest Charged	\$0.00
New Balance	\$23,120.34
Opening/Closing Date	01/06/23 - 02/05/23
Revolving Credit Amount	\$25,000
Available Credit	\$1,879
Cash Access Line	\$1,250
Available for Cash	\$1,250
Past Due Amount	\$0.00
Balance over the Credit Access Line	\$0.00

YOUR ACCOUNT MESSAGES

You have one or more balance(s) with APR expiration dates, as shown in the Interest Charge section. These APRs will continue through the expiration dates shown in the Interest Charges section.



P.O. BOX 15123
 WILMINGTON, DE 19850-5123
 For Undeliverable Mail Only

Make your payment at
chase.com/paycard

Payment Due Date: **02/27/23**
 New Balance: **\$23,120.34**
 Minimum Payment Due: **\$271.00**

Account number: 2045

\$ Amount Enclosed
 Make/Mail to Chase Card Services at the address below:

CHRISTOPHER W GLENN
 SILVER FOX ENERGY LLC
 12548 24TH ST NW
 WATFORD CITY ND 58854-6852

CARDMEMBER SERVICE
 PO BOX 6294
 CAROL STREAM IL 60197-6294

To contact us regarding your account.

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 Call Customer Service: In U.S. 1-800-945-2028 Spanish 1-888-795-0574 Pay by phone 1-800-436-7958 International 1-480-350-7099 We accept operator relay calls	 Send Inquiries to: P.O. Box 15298 Wilmington, DE 19850-5298	 Mail Payments to: P.O. Box 6294 Carol Stream, IL 60197-6294	 Visit Our Website: www.chase.com/cardhelp
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Information About Your Account

Making Your Payments: The amount of your payment should be at least your minimum payment due, payable in U.S. dollars and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. You can pay down balances faster by paying more than the minimum payment or the total unpaid balance on your account.

You may make payments electronically through our website or by one of our customer service phone numbers above. In using any of these channels, you are authorizing us to withdraw funds as a one-time electronic funds transfer from your bank account. In our automated phone system, this authorization is provided via entry of a personal identification number. You may revoke this authorization by cancelling your payment through our website or customer service telephone numbers prior to the payment processing. If we receive your completed payment request through one of these channels by 11:59 p.m. Eastern Time, we will credit your payment as of that day. If we receive your request after 11:59 p.m. Eastern Time, we will credit your payment as of the next calendar day. If you specify a future date in your request we will credit your payment as of that day.

If you pay by regular U.S. mail to the Payments address shown on this statement, write your account number on your check or money order and include the payment coupon in the envelope. Do not send more than one payment or coupon per envelope. Do not staple, clip or tape the documents. Do not include correspondence. Do not send cash. If we receive your properly prepared payment on any day by 5 p.m. local time at our Payments address on this statement, we will credit to your account that day. If your payment is received after 5 p.m. local time at our Payments address on this statement, we will credit it to your account as of the next calendar day.

For all other payments or for any payment type above for which you do not follow our payment instructions, crediting of your payments may be delayed for up to 5 days.

Account Information Reported To Credit Bureaus: We may report information about your Account to credit bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, please write to us at Chase Card Services P.O. Box 15369, Wilmington, DE 19850-5369.

To Service And Manage Any Of Your Account(s): By providing my mobile phone number, I am giving permission to be contacted at that number about all of my accounts by JPMorgan Chase and companies working on its behalf. My consent allows the use of text messages, artificial or prerecorded voice messages and automatic dialing technology for informational and account servicing, but not for sales or telemarketing. Message and data rates may apply.

Authorization To Convert Your Check To An Electronic Transfer Debit: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check. Your bank account may be debited as soon as the same day we receive your payment. You will not receive your check back from your institution.

Conditional Payments: Any payment check or other form of payment that you send

us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049, Wilmington, DE 19850-5049. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the regular Payment address shown on this statement.

Annual Renewal Notice: If your Account Agreement has an annual membership fee, you are responsible for it every year your Account is open. We will add your annual membership fee to your monthly billing statement once a year, whether or not you use your account. Your annual membership fee will be added to your purchase balance and may incur interest. The annual membership fee is non-refundable unless you notify us that you wish to close your account within 30 days or one billing cycle (whichever is less) after we provide the statement on which the annual membership fee is billed. Your payment of the annual membership fee does not affect our rights to close your Account and to limit your right to make transactions on your Account. If your Account is closed by you or us, the annual membership fee will no longer be billed to your Account.

Calculation Of Balance Subject To Interest Rate: To figure your periodic interest charges for each billing cycle when a daily periodic rate(s) applies, we use the daily balance method (including new transactions). To figure your periodic interest charges for each billing cycle when a monthly periodic rate(s) applies, we use the average daily balance method (including new transactions). For an explanation of either method, or questions about a particular interest charge calculation on your statement, please call us at the toll free customer service phone number listed above.

We calculate periodic interest charges separately for each feature (for example, purchases, balance transfers, cash advances or overdraft advances). These calculations may combine different categories with the same periodic rates. Variable rates will vary with the market based on the Prime Rate or such index described in your Account Agreement. There is a transaction fee for each balance transfer, cash advance, or check transaction in the amount stated in your Account Agreement. There is a foreign transaction fee of 3% of the U.S. dollar amount of any foreign transaction for some accounts. Please see your Account Agreement for information about these fees.

Interest Accrual: We accrue periodic interest charges on a transaction, fee or interest charge from the date it is added to your daily balance until payment in full is received on your account.

Credit Limit: If you want to inquire about your options to help prevent your account from exceeding your credit limit, please call the number on the back of your card.

Payment Allocation: When you make a payment, generally, we first apply your minimum payment to the balance on your monthly statement with the lowest APR. Any payment above your minimum payment would generally then be applied to the balance on your monthly statement with the highest APR first. If you do not pay your balance in full each month, you may not be able to avoid interest charges on new purchases.

DA05042021

To manage your account, including card payments, alerts, and change of address, visit www.chase.com/cardhelp or call the customer service number which appears on your account statement.

ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
01/29	Payment Thank You-Mobile	-2,000.00
01/04	LEGENDARY SMILES P.C. WATFORD CITY ND	24.00
01/07	DELTA AIR 0062357797053 DELTA.COM CA 011123 1 M XWA MSP	498.10
01/07	DELTA AIR 0062357797052 DELTA.COM CA 011123 1 M XWA MSP	498.10
01/09	USPS PO 3790880854 WATFORD CITY ND	95.44
01/12	DOUBLE EE SERVICE INC 701-572-2332 ND	550.80
01/27	LATE FEE CHRISTOPHER W GLENN TRANSACTIONS THIS CYCLE (CARD 2045) \$293.56- INCLUDING PAYMENTS RECEIVED	40.00
01/22	DELTA AIR 0064234707441 ATLANTA GA 1 X ATG ATG	-30.00
01/24	EXXONMOBIL 99497364 WATFORD CITY ND	113.82
02/01	EXXONMOBIL 99497364 WATFORD CITY ND KARA A GLENN TRANSACTIONS THIS CYCLE (CARD 2052) \$157.24	73.42

2023 Totals Year-to-Date	
Total fees charged in 2023	\$40.00
Total interest charged in 2023	\$0.00

Year-to-date totals do not reflect any fee or interest refunds you may have received.

INTEREST CHARGES

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Balance Type	Annual Percentage Rate (APR)	Expiration Date	Balance Subject to Interest Rate	Interest Charges
PURCHASES				
Introductory Purchases	0.00% (d)	06/05/23	\$24,317.92	- 0 -
Purchases	17.49% (d)	-	- 0 -	- 0 -
CASH ADVANCES				
Cash Advances	29.24%(v)(d)	06/05/23	- 0 -	- 0 -
Cash Advances	29.24%(v)(d)	-	- 0 -	- 0 -
BALANCE TRANSFERS				
Balance Transfer	17.49%(v)(d)	06/05/23	- 0 -	- 0 -
Balance Transfers	17.49%(v)(d)	-	- 0 -	- 0 -

31 Days in Billing Period

(v) = Variable Rate

(d) = Daily Balance Method (including new transactions)

(a) = Average Daily Balance Method (including new transactions)

Please see Information About Your Account section for the Calculation of Balance Subject to Interest Rate, Annual Renewal Notice, How to Avoid Interest on Purchases, and other important information, as applicable.

*If you change your payment due date, the date your promotional rate(s) ends also changes. Please be assured, the promotional rate will last for the time period promised in your offer.

